



Ruth Mulcaire
Financial Planning Ltd.



TAILORED FINANCIAL PLANNING

ABOUT US

At Ruth Mulcaire Financial Planning we build tailored financial plans that offer peace of mind helping our clients achieve their goals thus allowing the freedom to enjoy what makes them happy.

Everyone has ambitions and to achieve these a considered plan is required. We work with our clients and together we create the plan to achieve these goals.

We view our success as measured in our client's satisfaction with the high level of quality advice received. At all times our client's interests are our primary concern.

We take great pride in the long term relationships with our clients built through thoughtful, friendly, professional and clear advice.



Managing Director, Ruth Mulcaire, has extensive experience, having worked in the financial services sector since 1999. She has previously held advisory roles for companies such as CGU, Hibernian and Bank of Ireland.

Ruth is a graduate of U.C.D. holding a degree in Agricultural Science. She is a Qualified Financial Advisor and Fellow of the Life Insurance Association. Ruth has also completed the Professional Certificate in Asset Management through U.C.D. leading to the Specialist Investment Advisor (SIA) designation.

FINANCIAL PLANNING PROCESS



Retirement Planning – Advice Pre and Post Retirement

We will provide expert considered advice on the following retirement areas:

- The approach to retirement, including where your fund is invested and the opportunity to make tax efficient pension contributions.
- The decision as to whether to opt for cash, an income for life or an Approved Retirement Fund at retirement.
- The management of funds in retirement (where appropriate).

Risk Assessment

Together we identify and discuss your risk tolerance. Based on our findings we tailor our recommendations to your risk profile, return objectives and investment duration.


Investment Management

Where appropriate we will design investment portfolios with specific strategic and tactical outlooks. These will be constructed to deliver on each client's individual objectives, mindful of risk tolerance and time horizons.

Post Retirement Service

It is important once in retirement your chosen strategy remains on track to deliver on expectations. We will be available to deal with your queries as they arise and also during scheduled 6 monthly/annual review meetings. While the following is not an exhaustive list, it does cover some of the topics that will be of importance:

- Updates on performance & investment managers.
- Assistance with income withdrawal
- Access to broader financial advice
- Alterations based on changed circumstances
- Assistance on death claims

A vibrant, multi-colored kite with red, yellow, and blue stripes is flying high in the sky. The kite's tail is long and thin, with red and green sections. The background is a warm, golden-orange sky, suggesting a sunset or sunrise. In the foreground, there is a field of tall, dry grass. In the distance, rolling hills and a body of water are visible under the soft light.

“ If you can't explain
it simply, you don't
understand it well
enough ”

Albert Einstein



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Ruth Mulcaire Financial Planning Ltd., is regulated by the Central Bank of Ireland.