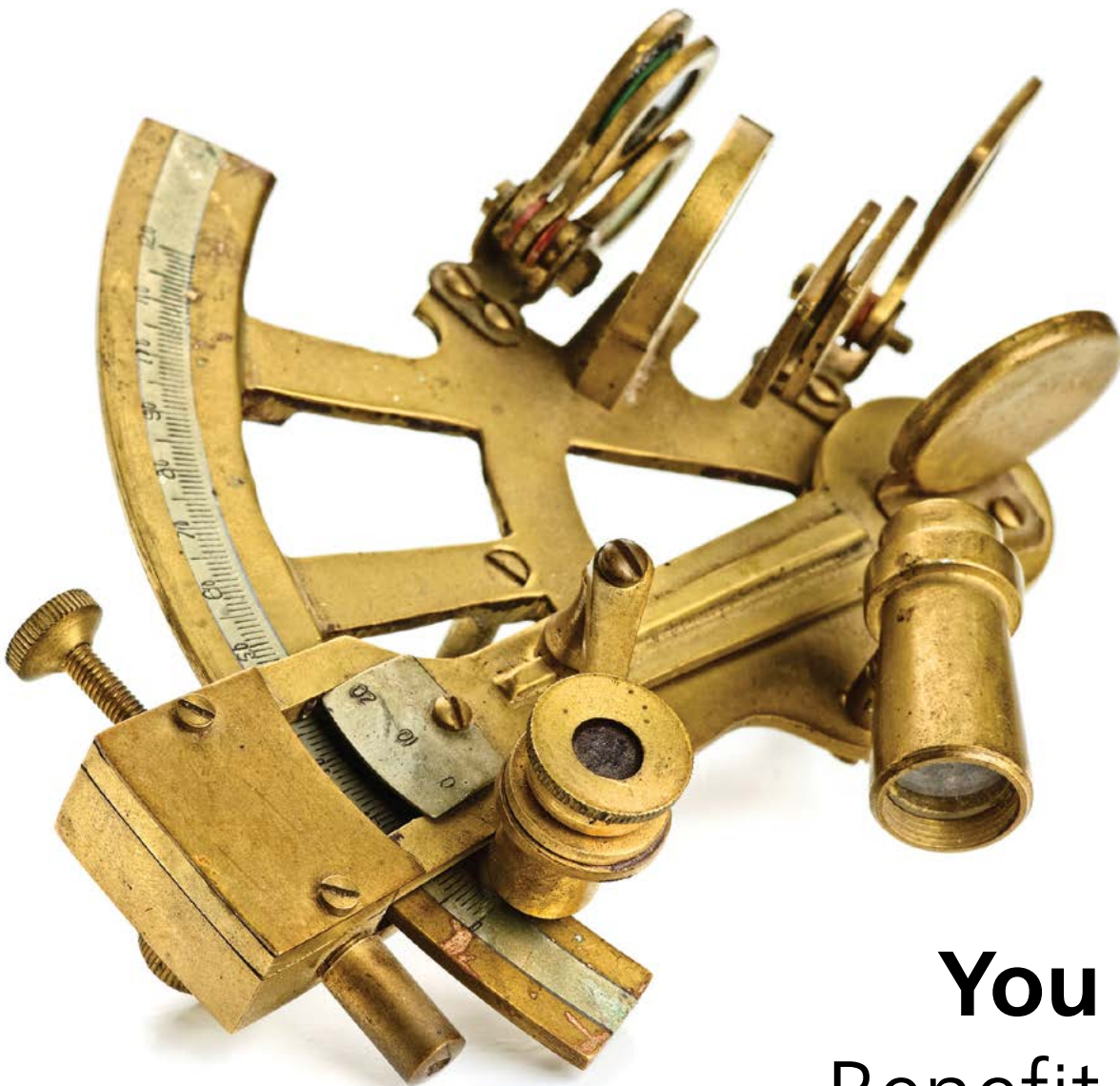


TierOne

We
Research



You
Benefit

About TierOne

We are an **established firm** of **pension advisors, pensioner trustees, investment fund researchers** and **financial advisors**. We provide intelligent investment and financial solutions.

Typically our clients are self employed, in business, in the professions, company directors or retired. We take care of our clients and help them steer a course to financial security. Once that is achieved, we work with them to help them manage their wealth, focusing on their pensions, creating flexibility in how and when they retire, and in how they draw on their wealth in retirement.

TierOne Core Services

1 Pensions Advice

Using sophisticated solutions, we help our clients understand pension structures and how they can best use them to meet their objectives.

2 Investment Advice and Research

We produce high quality analysis of the global economic outlook and we research investment funds across the world. This allows us to provide quality investment fund and ETF portfolio recommendations for our clients.

3 Self Managed Pensions

As Pensioner Trustees, we facilitate investors to choose and manage their investments should they wish. Clients can opt for a wide range of investments including individual quoted shares, loan notes, property and more.

4 Financial Protection

We have a great deal of experience in assessing the financial protection you need in order to provide for your loved ones in the event of death or ill health. We specialise in Business Protection, Employee Group Life Cover and Income Protection.

How we deliver those services

- We have a professional, ethical and highly experienced in house team with deep experience of Irish pensions structures and understanding international investment funds.
- We are passionate about maintaining contact with our clients, providing client reviews, typically complimented by 24/7 online access to their investments.
- We provide seminars and workshops throughout the year. These are an important part of our offering and our communication with our clients, designed to help their understanding of the world economy, investment structures and tax planning and how those issues affect them.

Have you investments, policies, shares? Are you using the best investment and pension structures? Do you feel you are getting objective advice? We provide unbiased, client lead and research based investment advice.



Does your financial advisor, private bank or wealth manager go to these lengths to gain the insight and information needed to advise you? Does your advisor visit investment teams around the world? We believe you can't take short cuts when it comes to investment advice.

Providing **Smart Pension Solutions**

Many people think of pensions as a 'policy' but there are, in fact, two components to a pension plan. One is the pension structure which provides the important tax reliefs and benefits and the other is the investment content. We believe that these two should be treated separately.

Think of the pension structure as a chassis or a platform which can carry a wide range of investments, not just those supplied by an insurance company. Properly utilised, the pension 'structure' can provide you with the greatest flexibility, the greatest degree of control over the choice of your investments and a high degree of transparency. With the right planning, pensions can provide you with a great deal of flexibility in how you provide for your security, build your wealth and how and when you draw your benefits.

With TierOne's help, through direct advice, through our pension workshops, working with the best expertise, we can guide you on the right pension path. We can help you to avoid mistakes and maximise your opportunities. Ask for our advice. It's the SMART thing to do.

Investment **We Research You Benefit**

We base our investment recommendations on our own investment research. We filter through investment fund managers around the globe. We visit fund managers on site where they are located. We interview them using our agenda and we prepare detailed investment research notes. Our research is backed up by over two decades of international investment fund research.

We meet fund managers on location in the UK, Europe, China, Hong Kong and Australia. We see how they work, how they view the world of investment. We get to know their people, their resources and their processes. We continue to review them and because we do not have any contractual relationships to fund managers, we can issue 'sell recommendations'.

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Steering the Right Course?

In our mission, we seek to identify

- **Rated and well resourced Institutional funds.** Some of the fund managers we recommend have funds under management running into € hundreds of billions
- **'Niche player' fund managers.** We also search out 'Boutique' Managers with expertise and track record in specific sectors.
- **Liquid investment funds.** Investors may have cash calls and so they want to be able to invest while retaining access.
- **Fund managers which offer our clients real choice/track record.** Not all the managers we identify have similar styles and so we seek to blend them, avoiding correlation, providing balance in our clients' portfolios.
- **Clear investment rationale.** The funds we chose need to have a clear place in your portfolio.

Who is Paying the Piper?

Much of the information available to investors is produced and paid for by the fund management industry itself and this, understandably, presents a conflict of interest. How can investors be sure that they are making the right decision if they are basing that decision on information paid for by the institution which is simultaneously motivated to recommend its investment option? **Access to unbiased views and expert opinion is vital; opinion which is rational, dispassionate and uncompromised. TierOne provides that objectivity.**

Why Limit Yourself?

The universe of investment fund managers is large and geographically widespread. However the choice of investment funds made available to Irish investors have historically been restricted to investing in a limited number of institutions which market themselves locally. TierOne locates fund managers internationally; managers with scale, track record and resources, so that you benefit.

“ Are you unhappy with the management of your funds? Whether your funds are large or small, TierOne can provide you with high quality advice, rooted in experience. Contact us. ”

TierOne Client Seminars

We believe that ongoing communication on pensions, investment and financial planning issues is vital. Our reviews, our workshops and our seminars are a valuable way to develop and maintain our clients' understanding of these important issues and they have become a valued part of our offering. It has been our pleasure to host a number of excellent guest speakers over the years and we will continue to maintain a programme of interesting and useful events in the future.

Topics we covered include:

- Global Investment Outlooks
- Retirement – How much is Enough?
- Identifying Infrastructure funds
- Pensions Workshops
- How Inheritance Tax affects you
- Pensions – How to achieve independence?
- Business Protection Cover – Providing Shareholder Protection
- Property Investment
- Income Protection Workshop
- Using My Pension as my Business Exit Strategy
- Brexit, My Life, My Business, My Pension



Using Investment Platforms

Typically, we recommend that our clients use an investment platform. This gives online access, allowing them to see all their investments on screen at a glance. Platforms offer an excellent online experience, providing access to a wide universe of investment options.

We identify funds which we recommend to you and we source them online. You can hold funds from across the globe, ETFs and bonds and you can also deal in shares, loan notes, Property Real Estate Investment Trusts and direct property. You also have the option to buy and sell investments online should you wish.

By using an investment platform, you can avoid pensions policies which limit your investment choices, avoiding hard to understand commission structures. Investment platforms allow you to invest efficiently, providing you with choice, transparency and control. We can show you how.

Our People

Our people are passionate about delivering quality pension and investment recommendations. Our team has a blend of skills and business experience which allows us to develop and deliver our unique service to our clients.



Kevin Coghlan, Managing Director, is a Qualified Financial Advisor, a Pensioner Trustee, past Chairman of the Dublin Region of the Life Assurance Association and of the Association of Pension Trustees of Ireland. He works closely with TierOne clients, advising on their investment portfolios, providing holistic advice with a focus on creating the best pension solutions as the most efficient means to generate and retain wealth.



Donal O'Brien, Director and Client Manager, is a Qualified Financial Advisor. Donal works closely with TierOne clients, reviewing and advising on their investment portfolios. He is an expert in pension structures and is responsible for managing complex transactions for TierOne clients.



Graham O'Neill, Director of Investment Policy, is an investment researcher of international note for over 20 years. He previously worked as a fund manager and developed innovative investment fund concepts. Graham travels the globe, researching the best fund managers on site, identifying suitable investment funds for TierOne clients.



Brian Coghlan, Qualified Financial Advisor, has 30 years experience working within the life insurance industry where he held a number of senior roles. Brian is responsible for TierOne's assurance and protection business. He advises clients on their investment and pension assets and has primary responsibility for business quality.



Martin Harte, is a Qualified Financial Advisor, Registered Stockbroker and Fellow of The Chartered Institute for Securities & Investments. He has over 25 years experience in the Financial Service Industry. In recent years he has worked closely with both High Net Worth clients and Family Offices to bring his wealth of experience to bear in helping preserve and grow their Investments.



Peter Heuston is a Chartered Accountant, member of the Institute of Taxation and Qualified Financial Advisor. He developed his own private client business over three decades before merging with TierOne in 2019. He specialises in pensions, financial protection and estate planning.



Clive Slattery, Consultant. Clive is one of the country's foremost pension specialists. He worked in Revenue for 32 years, managing Revenue's Pensions Business unit for 16 years. Clive provides technical advice and support to TierOne, helping our clients to access the best pension solutions.