

# CHARTERED FINANCIAL SOLUTIONS LIMITED

GUIDING YOUR  
FINANCIAL FUTURE



CHARTERED  
FINANCIAL  
SOLUTIONS  
LIMITED

# About Chartered Financial Solutions

**Chartered Financial Solutions (CFS) has been helping clients plan and achieve their financial goals since early 2005. We advise on over €200 million of pension and investment assets on behalf of a broad range of clients.**

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We specialise in empowering owner-directors, senior executives and the self-employed to make well informed decisions with the goal of achieving great long-term financial outcomes. And we're here with you for the long-term.

CFS is Mark Haskins and Shane Brennan, supported by the hard-working administration team. We've developed the business and travelled alongside our clients since the very beginning. CFS values long-term relationships with clients; we're not interested in short-term transactions. It means consistency, continuity, and confidence in a professional approach.

## Mark Haskins

Director and co-founder



A Certified Financial Planner and Qualified Financial Advisor, Mark has over 30 years' experience in financial services. He also has a master's degree in Financial Planning, is a Retirement Planning Advisor and is a Fellow of the Life Insurance Association.

*"I love my job. I don't sell pensions or bonds and I cannot predict the future. I sell peace of mind, confidence in the plan and the assurance that someone is in your corner."*

## Shane Brennan

Director and co-founder



After nearly 40 years in the industry, Shane has a broad range of experience and qualifications. He is an Associate of the Chartered Insurance Institute, a Qualified Financial Advisor, and a Specialist Investment Advisor. In addition to this, Shane is a Retirement Planning Advisor and holds an Honours MBA.

*"One advantage of spending so long in the industry is developing a very clear sense of what I want and don't want for our clients."*

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# Welcome

## Let's start with a question – what does financial planning mean to you?

There are lots of possible answers, but you might be thinking about:

- a comfortable retirement
- helping your children along their own financial paths
- protecting you and your family against financial shocks
- if you're a business owner, making sure your team has access to a robust pension plan

Whatever your financial goals and ambitions may be, we're here to help you understand and put a plan in place to achieve them.

Financial planning is a long-term process and we've always got one eye on the future. Technology has an important role to play in that process. We use cutting edge technology in the planning and implementation process.

The technology we've selected is simple and transparent, letting you get closer to your financial plan and benefitting our relationship with you. Because we use technology to consolidate, manage and report on your wealth, that leaves us more time to focus on what matters – you and your financial goals.



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*“We've invested heavily in technology to help us give you the best possible advice.”*

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# CFS and you

**We're a small firm with a simple (but we think powerful) approach. We work with you to get to know you. That helps us better understand what really matters and how best to achieve your goals.**



What we're about	What we're not about
People, their goals and concerns	Product promotion
Working in collaboration with you	The hard sell
Suitability and a long-term view	Short-term fads or the next 'big thing'

The first step in any financial plan is a comprehensive review: where you are now, where you're headed, where you'd like to get to and any potential obstacles. Depending on your personal circumstances, you might need ongoing regular reviews or a personalised cashflow plan. We'll tell you if that's the case and explain why.

The information we share with you will always be clear and to the point. It'll be jargon-free where at all possible.

Financial planning can be complicated but that's for us to worry about. We love what we do and find it really rewarding seeing our clients' plans come to fruition.

We'll be honest with you and challenging when it's needed. If we don't think a plan is achievable, we'll say so, explain why and work with you to come up with a more realistic alternative.



*"We don't do fads, we don't do gimmicks and we don't try to beat the market. We do slow and steady, tried and tested. It's not exciting but it works."*





# Financial planning

Over the years, we've established what we think is the best approach to financial planning. The core of this is keeping things simple and to the point; we capture the information we need from you then use our expertise to work out the most effective way of helping you achieve your goals. Some elements of financial planning are necessarily complex but the process itself shouldn't be.



## 1. Understanding

This is where we build the foundations for everything that follows: who you are, what matters to you, your current situation and your goals. We ask a lot of questions but they're all for a reason – the better we understand you and your objectives, the better we can plan to help you achieve them. You may find this helps you see things more clearly; both what you want and what you don't. An essential part of this process is establishing how you feel about risk and its role in your financial plan.

## 2. Planning

Once all the information is in place, we use a carefully selected range of specialist tools to build your financial plan. It will reflect everything you've shared with us, layered with our expertise and experience. Sometimes priorities clash or we may find challenges to achieving your goals; we'll address these constructively. We'll recommend investments that fit with your risk profile and how to hold them to maximise available tax benefits. It's your plan so we share it with you for consideration, fine tuning and agreement, answering whatever questions you may have.

## 3. Implementing

With your plan finalised and agreed it's time to put it into action. This stage is all about getting the details right and putting your plan to work.

## 4. Reviewing

Your financial plan is dynamic, not static. As your life, circumstances, priorities, and goals change over time, so should your plan. That's why we may recommend regular reviews. You can also ask us to review your plan at any time. We'll talk you through how your plan is performing and any changes that may be needed to help you reach your goals. You can also see your current portfolio and how your assets are performing any time, securely and online.

All investment comes with risk; that's just a fact. We use specially designed tools and questionnaires to gauge your appropriate level of investment risk based on your:

- Appetite** how much risk you're willing to take
- Tolerance** what would keep you awake at night
- Capacity** how much you can afford to lose for possibly higher returns in the long run

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*“A good financial plan puts you in control. It gives you a clear sense of where you want to get to, how you're going to get there and then helps you stay on track.”*

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# Investment

We're guided by a few simple principles, which help to make the most of your investments. In our experience, a range of carefully constructed and well-managed portfolios with a variety of risk levels meets the needs of the vast majority of our clients. We are cautious around investing in short-term trends.



<b>Diversification</b> Our portfolios are spread across a range of assets, such as equities, bonds, property, and alternatives, which tend to respond to market events in different ways. That helps to balance out the inevitable ups and downs over the course of your investment. A well-diversified portfolio will have the right mix of risk and return to help meet your goals. It doesn't mean fleeing to cash when things get tough.	<b>A long-term view</b> Investing is long-term (at least five years but ideally more). While past performance isn't a guide to the future, markets do tend to rise over time. The longer you're invested, the more time there is for the ups and downs of markets to balance out and you can benefit from potential growth over time.
<b>Volatility</b> There's no such thing as a risk-free investment. While volatility can feel uncomfortable, it's a normal part of investing. The key is to not let short-term movements derail your long-term investment plan.	<b>Market timing</b> We know from the past that timing the markets is not easy. While it can feel tempting to sell investments when markets are dipping, it's usually the worst thing you can do. Experience tells us that during periods of volatility the best approach is not to panic and to stick to your financial plan. Rash investment decisions are likely to hurt you in the long run.



**Stay disciplined**



**Volatility is part of investing**



**Cash is not the long term answer**



**Over the long term risk is rewarded**



**Time in the market**



**Diversify, diversify, diversify**

**“** We place great value on liquidity of assets, regular reviews and a well-diversified portfolio. **”**



# Technology

**Technology is what brings everything together and makes it all work. It's not the star of the show but it lets the stars shine. That's why we set such high standards and only work with the best: secure, built for purpose and future proof.**



Having everything in one secure location makes it easier for us to monitor your investments. That's great for the day-to-day stuff as it means less time on administration and chasing providers and more time for what matters.

We've selected a sophisticated funds platform, supported by up-to-date technology. It lets us bring all your assets, wealth, and investments together in the one place, secure and online with 24/7 access. We are confident it's both modern and future-proof.

## You're in control

You trust us to guide your financial future and that's a privilege. But like any long-term relationship, it's a two-way process, a collaboration. Our technology makes that easier as you can see what we're doing and how that's going at any time. We can communicate and share updates remotely if we can't be in the same room.



*"The more time we can spend helping our clients plan and achieve their goals the better. Everything else is a distraction."*





Chartered Financial Solutions Limited  
Trinity House, Charleston Road, Ranelagh, Dublin 6

T: (01) 497 2133  
E: [info@cfsireland.com](mailto:info@cfsireland.com)  
W: [www.cfsireland.com](http://www.cfsireland.com)

Chartered Financial Solutions Limited is regulated by the Central Bank of Ireland.