

Your Guide To Services

Financial Planning for Expats with Clarity, Confidence & Control for Life Abroad

ABBEY WEALTH

Your Trusted Wealth Management Partner

Abbey Wealth specialises in financial planning for expatriates. With decades of cross-border experience, our expert advisers deliver bespoke, MiFID-compliant investment solutions tailored to your life abroad.

We help you navigate currency, dual tax regimes, pension, and regulatory complexities — providing peace of mind, financial independence, and a trusted relationship that moves with you across borders.

This guide covers:

- Who we are and how we work
- Services we offer: investments, pensions, protection, property and estate planning
- Our transparent fees and value-added approach
- Regulatory protections and client guarantees

Abbey Wealth

- Is regulated by Central Bank of Ireland
- Has a branch office in Spain (Freedom of Establishment)
- Is the winner of the Advisory Excellence Europe Award (3 years running)

Your financial plan is just the beginning...

This document is for general information purposes and the information contained herein does not, nor is it intended to, constitute comprehensive investment advice.
Before making an investment, you should seek professional financial advice.



Clarity. Transparency. Trust.

We believe financial advice should be simple, fair, and focused entirely on your best interests.

That's why Abbey Wealth operates on a fee-based advisory model — with no commissions or hidden incentives. From the outset, you'll know exactly what you're paying for, and why.

Our transparent approach puts you in control. We provide a full breakdown of fees before any recommendations are made, and we share annual summaries for complete oversight.

Our minimum annual advice fee is £1,000.

As a firm directly authorised and regulated by the Central Bank of Ireland, we're held to the highest standards of professionalism and consumer protection. We believe trust is earned — and our business model is designed to ensure every recommendation, review, and action is aligned to your long-term success.

Whether you are planning for retirement, or safeguarding your family's financial future, Abbey Wealth's advice team provides bespoke solutions tailored to your needs.

Your Wealth. Your Goals. Our Expertise

Your Trusted Wealth Management Partner

At Abbey Wealth, we specialize in bespoke financial services for expatriates. Whether you're earning in multiple currencies or managing assets across jurisdictions, we understand the unique complexities of expat life. Our MiFID-compliant services ensure your financial planning, savings, and investments meet the highest standards of regulatory transparency, safety, and performance.

Abbey Wealth has been a trusted name in cross-border financial planning for decades. We provide tailored solutions that help our clients achieve peace of mind, long-term financial independence, and security—wherever life takes them. With deep expertise in international pension structures, tax regimes, and global investments, our qualified advisers take the complexity out of managing your wealth abroad.

Whether you are planning for retirement, or safeguarding your family's financial future, Abbey Wealth's advice team provides bespoke solutions tailored to your needs.

Expertise You Can Rely On

Our team includes advisers who hold the Professional Diploma in Financial Advice (QFA) and specialize in international wealth planning, investment management, and estate strategies. Abbey Wealth has been awarded Advisory Excellence in Europe for three consecutive years - proof of our commitment to excellence, transparency, and client outcomes.

A Transparent Fee-Based Approach

We operate on a fee-based advisory model, eliminating hidden commissions and ensuring our recommendations align solely with your best interests. Regulated by the Central Bank of Ireland (CBI) since 2019, AWM Wealth Advisers upholds the highest standards of compliance, integrity, and professionalism.

Comprehensive, Tailored Solutions

From pension planning and investment strategy to wealth transfer and retirement planning, we offer a full range of financial services. Your plan is built around your goals and regularly reviewed to stay aligned with your changing life and circumstances.

Empowering Financial Confidence

We're here to help you build, protect, and grow your wealth with clarity and control. Whether you're a seasoned expatriate or planning your first international move, our role is to help you navigate your financial future with confidence.

Investment Solutions That Work for You

At Abbey Wealth, we offer sophisticated, MiFID-compliant investment strategies tailored to the needs of internationally mobile individuals. Whether you invest regularly or prefer to allocate capital in lump sums, we design portfolios that reflect your goals, time horizon, risk appetite, and cross-border considerations.

Our Discretionary Fund Management (DFM) service gives you access to professional portfolio oversight, allowing our experienced managers to make timely, tactical decisions on your behalf. For broader diversification, our multi-asset portfolios span global equities, fixed income, property, alternatives, and ESG-screened investments.

We also provide access to government and corporate bonds for clients seeking steady, reliable income. For UK pension holders abroad, we support QROPS (Qualifying Recognised Overseas Pension Schemes), offering flexible, dual tax regime retirement planning in line with both UK and local regulations.

All portfolios are structured under our Centralised Investment Proposition (CIP), ensuring consistency, transparency, and efficiency across your holdings. Oversight is maintained by our Investment Committee, which meets regularly to review performance, adjust allocations, and assess emerging market opportunities.

Our aim is to help you build wealth with confidence—wherever you reside, however complex your financial landscape.

Tailored portfolios for regular and lump-sum investors, with expert-managed DFM, QROPS, bonds, and multi-asset strategies—all under a centralized, compliant, and performance-driven framework.

Technology, Transparency & Value

Real-Time Investment Visibility

Through our advanced platform, you'll have 24/7 access to monitor your portfolio, track performance, and stay informed.

Tailored Strategies for Global Clients

We build portfolios using appropriate currencies and structures based on your country of residence. This ensures regulatory alignment, optimal asset management and some tax advantages linked to the Maltese dual tax regime on your pension.

Value-Oriented Fee Structure

We offer competitive, transparent fees—starting from just 0.5% for global indexed solutions — ensuring long-term value with no hidden costs.

Award-Winning Advisory Team

Our experienced advisers continuously adapt to changes in global financial environments to provide cutting-edge advice and practical solutions.

Designed for Every Type of Investor

Whether you're making consistent monthly contributions or investing a single premium, AWM offers:

- MiFID-compliant protection and transparency
- Customised, flexible portfolios
- Professional investment management
- Access to multi-asset, DFM, QROPS, and bond solutions
- Centralized oversight via our CIP and Investment Committee
- Ongoing strategic support

Wherever your life takes you, Abbey Wealth is here to help you achieve your goals with clarity, security, and confidence.
Contact us today to begin your financial journey with a team that understands the expat experience—and builds your wealth around it.

Client Charter

We commit to:

Integrity
We act with honesty, fairness, and professionalism in every interaction, always prioritising your interests and maintaining the highest standards of market integrity.

No misrepresentation
We provide you with accurate, straightforward information so you can fully understand the benefits and drawbacks of any product or service, empowering your informed decisions.

We provide a fully comprehensive service delivered with professionalism and integrity, adhering to the obligation prescribed by the Central Bank of Ireland to act honestly, fairly and professionally in the best interests of our clients.

Thoroughness
We take the time to engage with care, skill, and diligence, ensuring you receive reliable, high-quality service backed by effective resources, policies, and well-trained staff. We're committed to full compliance with all relevant regulations and guidelines.

Ethical Standards
We avoid conflicts of interest and ensure you're never under undue pressure or influence when making financial decisions, keeping your best interests at the heart of everything we do.

Guided Transparency You Can Trust
We clearly disclose all important details, so you can make decisions with confidence and clarity.

Responsive Service
We'll address your queries, fairly, and efficiently, prioritising your trust and satisfaction.

Inclusive Financial Access
Our services are designed to be accessible, subject to terms of business, ensuring that our policies and practices do not prevent you from accessing the financial services you need.

Trusted and Secure
We uphold rigorous compliance standards, with strong policies, systems, and continuous staff training, ensuring even outsourced services meet the same high expectations.

Your Protection
Every decision, policy, and service we provide is designed to protect and enhance your financial outcomes, ensuring fair access to essential services and fostering long-term security.

Ensuring Quality Advice - Our Approach

We're focussed on what's important to you. Our simple yet powerful 5-step framework provides peace of mind, financial clarity, and confidence.

Your financial plan is the first step of the investment advice process - a family financial roadmap - bringing together every aspect of your finances ensuring your resources are structured to meet your goals.

With regular reviews and expert adjustments, your financial plan keeps you on course, providing clarity, confidence, and financial freedom - today and for the future.



Preparation. Our first meeting sets the stage. With no obligation, we'll explore your current situation and goals, outline fees and agree next steps followed by terms of business and letter of engagement.

Evaluation. We assess your financial arrangements, analysing your portfolio to ensure alignment with your goals and risk appetite. We identify what's working and where improvements can be made.

Action Plan. We craft a personalised financial plan, including a detailed cashflow model. Our recommendations provide confidence and clarity, keeping you on the best path forward.

Commitment. With your approval, we implement the plan—whether restructuring existing arrangements or introducing new strategies. Our team ensures seamless execution while keeping you informed.

Endurance. Financial planning is a journey. Through regular reviews, we ensure your plan evolves with your life and the financial landscape. We're always available to provide guidance when needed.

Our Regulation

Compliance and regulation are at the heart of everything we do, ensuring your financial journey is secure and aligned with your goals.

We believe in delivering world-class standards to our international clients. As a MiFID-regulated firm, directly authorised by the Central Bank of Ireland and registered with the the Direccion General de Seguros y Fondos de Pensiones in Spain, we provide investors with the highest level of transparency, investor protection, and compliance with market regulations.

This means that all financial advice, investment services, and asset management are conducted under stringent EU regulations, offering you peace of mind that your investments are managed responsibly.

As our client, you can take comfort from the regulatory obligations that we must observe, including:

- Greater Accountability – We are fully answerable to regulators, ensuring our operations meet the strictest standards.
- Higher Levels of Scrutiny – Every recommendation undergoes rigorous internal and external review for added security.
- Client-Centric Control – We have a regulatory obligation to act in our clients' best interests
- Long-Term Stability – Our direct authorisation reinforces our commitment to transparency, ethical practices, and long-term financial security.

With Abbey Wealth, you benefit from a structure designed to protect your interests at every stage.

Investor Protection

The Blue Chip product providers we are able to recommend are scrutinised and subject to due diligence from our Investment Committee. The providers offer investor protection schemes providing a safety net for policyholders, allowing them to claim compensation in the event of insolvency.

Financial Ombudsman

You have the added protection of the Financial Services and Pensions Ombudsman (FSPO). Their service deals independently with unresolved complaints.

The FSPO is part of FIN-NET, a Europe-wide network of financial ombudsmen and consumer-complaints organisations.

If you wish to contact the Compliance Officer, please contact us:
By email:
compliance@abbeywealth.com
In writing to: The Compliance Officer, Abbey Wealth, 3 Clanwilliam Terrace, Dublin DO2 YY49

Our Fees

Transparent. Predictable. Aligned with your goals.

Abbey Wealth is a fee-based business and is committed to transparency and clarity. Our fee schedule is published on our website and a copy will be sent each year to clients to help you understand the costs involved, so you can make informed decisions about your financial plan.

Agreed Fees: We agree on the fees before proceeding, ensuring transparency from the start.

Clear Breakdown: You'll receive an easy-to-understand explanation of how our fees are calculated and when payment is due.

Investment Advice Fee

Our Investment Advice Fee is assessed as a percentage of assets invested, with a minimum fee of £1000 per annum.

Additional Fees

Where specialist advice, or advice outside of the scope of our service is required, an additional fee will be agreed with you prior to the commencement of any work.

The Investment Advice Fee includes

- Annual financial review meeting and report.
- Attitude to risk and loss report.
- Annual portfolio review.
- Updated financial plan each year.
- Arranging regular payments.
- Updates to personal details.
- Cashflow forecast and scenario planning.
- Managing product provider(s) relationship.
- Providing information to support the completion of annual tax returns (up to date valuations).
- Assistance in identifying UK and Irish state pensions and obtaining UK and Irish state pension forecast.
- Support and assistance from the Client Services Team.
- Sourcing and valuing Occupational Pensions.

We agree on the fees before proceeding, ensuring transparency from the start.

Pension and retirement planning

For expats, planning for retirement is essential to maximise your lifetime earnings and ensure financial security when you need it most.

Contributing to a pension offers a tax-efficient way to build wealth over the long term.

At retirement, you'll have various options to access your savings, potentially providing a lifetime income.

With Europe's complex pension rules and legislation, expert financial planning can help you navigate your options, optimise your contributions, and structure your retirement income effectively.

Whether you're approaching retirement or planning ahead and planning to retire in Europe, return home or remain globally mobile, we'll provide clarity and tailored advice to secure your financial future. .

Planning for retirement is essential for all, but it is especially critical for expats who often have to navigate pensions across multiple jurisdictions. At Abbey Wealth, we specialise in helping expats make sense of their retirement options, ensuring that you can enjoy a comfortable and secure retirement.

Our approach includes:

- Pension Transfers: We offer expert guidance on transferring pensions from your home country to Europe or other international schemes, including QROPS.
- Retirement Planning: We will work with your tax advisers to help you minimise tax liabilities while maximising your retirement income.
- Personalised Strategies: We tailor our advice to your unique needs, whether you are planning to retire in Europe or elsewhere.
- Working with your tax adviser to create the right structure for your drawdown strategy, building a portfolio to support your income needs over time.



With Abbey Wealth, you can have confidence that your retirement planning is optimised for your unique circumstances as an expat.

Investment planning

To build an effective investment strategy, it's essential to understand your goals and reasons for saving or investing.

For expats in Europe, this starts with your Abbey Wealth Financial Adviser assessing your financial objectives, risk tolerance, and desired timeframes.

We use specialist software to create your unique financial plan. Then we'll recommend the tailored investment solutions to meet your needs. Options may include growth-focused investments, as well as tax-efficient opportunities such as pension plans.

Our aim is to help you achieve financial security and maximise your wealth while navigating your country of residence's unique financial and tax landscape.

IInvesting as an expat requires careful planning and expert guidance. At Abbey Wealth, we offer investment solutions designed to help you achieve your financial goals while navigating the complexities of international markets.

Our approach includes:

- Diversified Portfolios: Access to a wide range of investment options tailored to your risk profile.
- Expert Management: Our experienced advisors monitor and adjust your investments to maximise returns and minimise risks.
- Goal-Oriented Strategies: Whether you are saving for retirement, education, or another purpose, we design investment strategies that align with your objectives.
- Sustainable Solutions: We customise our advice to meet your personal sustainability preferences and attitudes.



Abbey Wealth's commitment to transparency and personalised service ensures that you are always in control of your investments

Protection and insurance planning

Wealth management for expats in Europe includes protecting your current and future income and assets through tailored insurance solutions.

Options like life insurance, critical illness cover, family income benefit, and income protection provide peace of mind by ensuring you're prepared for the unexpected.

For expat business owners, we also offer guidance on corporate insurance solutions, including Key Person Insurance, Relevant Life policies, and Shareholder Protection.

Whether you're focused on personal or business coverage, our advice is designed to safeguard your financial security, helping you and your family navigate the expat insurance landscape with confidence.

Protecting your family and income is a top priority, especially as an expat living in a new country. Abbey Wealth offers a range of insurance and protection solutions to give you peace of mind.

Our approach includes:

- Life Insurance: Policies tailored to your unique needs, ensuring your loved ones are protected.
- Health Insurance: Comprehensive plans that provide coverage in Europe and further afield.
- Income Protection: Safeguarding your income in the event of illness or disability.
- Helping you build an emergency fund to mitigate the impact of illness , injury, or death on your finances. Protect your family's financial well-being with the right insurance solutions.

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With Abbey Wealth, you can be sure your family is fully protected, wherever life may take you.



Estate, long term care and legacy planning

For expats in Europe, multi-jurisdictional estate planning is a crucial part of your financial strategy.

It's not just about deciding how your assets will be passed on, but also about protecting and maximising your wealth during your lifetime.

We partner with expert estate-planning and will-writing professionals around the globe to deliver truly holistic financial guidance.

Together, we'll explore how Wills, Trusts and other tailored structures can enhance your wealth plan—and uncover tax management opportunities, including investments that may qualify for inheritance tax relief—all in close collaboration with the right specialists to keep you fully compliant and confident in your decisions.

Planning for the future of your family is an essential part of financial management. Abbey Wealth provides comprehensive legacy planning services to ensure that your wealth is preserved and passed on according to your wishes.

Our approach includes:

- Wills and Trusts: Guidance from trusted and experienced specialists on structuring your estate to protect your family's future.
- Inheritance Planning: Strategies from expert country-specialists to minimise inheritance tax and maximise benefits.
- Cross-Border Considerations: Ensuring compliance with European and other international laws.



Planning ahead with Abbey Wealth, you can protect your wealth, provide for loved ones, and navigate tax and legal landscapes effectively to achieve peace of mind and confidence that your family's future is secure.

Property and mortgage advice

To complement our independent advice services, we can access Mortgage and Equity Release advice for you through a carefully selected panel of mortgage lenders.

Buying property in Europe can be a complex process, especially for expats. Abbey Wealth offers expert guidance and introductions to specialist providers to help you navigate the local market and secure the best mortgage options.

Our approach includes:

- Property Advice: Insights into property market and investment opportunities.
- Mortgage Assistance: Support in finding and securing competitive mortgage terms.
- Financial Planning: Integrating property purchases into your overall financial strategy.



Whether you are buying your first home or expanding your property portfolio, Abbey Wealth is here to guide you every step of the way.

RISK WARNING

This material is for informational purposes only and may inform you of certain products and services offered by AWM. Products and services described, as well as associated fees, charges and interest rates, are subject to change in accordance with the applicable account agreements and may differ among geographic locations.

Investing in financial markets involves inherent risks, including risks of loss of capital. Past performance is not indicative of future results. Some high-risk investments may use leverage, which will accentuate gains & losses. Foreign investing involves special risks, including a greater volatility and political, economic and currency risks and differences in accounting methods. Securities or a firm's past investment performance is not a guarantee or predictor of future investment performance. The information provided in this document does not take into account your individual financial situation or risk appetite. You should carefully consider your own circumstances and seek professional advice to understand the risks associated with any investment or financial decision.

The information on the AWM website is intended to be general information only and is not financial product advice. The information has been prepared without taking into account your objectives, financial situation or needs. Before acting on any such information, you should consider the appropriateness of the information provided and the nature of the relevant financial product having regard to your objectives, financial situation and needs. In particular, you should seek independent financial and tax advice.

Contact Our Team

00 353 154 148 10
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Scan to book a meeting:

Abbey Wealth is a trading name of AWM Wealth Advisers Limited, regulated by the Central Bank of Ireland.

The firm's CBI Institution code is C182986.
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Registered address 3 Clanwilliam Terrace, Grand Canal Quay, Dublin 2, D02 YY49.
Directors: Victor France, John France (UK),Sanjay Shah (UK), Geraldine McTavish.

AWM Wealth Advisers Ltd also operates a branch in Valencia, Spain, under Freedom of Establishment as an Investment Firm under Regulation 8 (3) and demmed authorised under Regulation 5 (2) of the Statutory Instrument No. 375/2017 European Union (Markets in Financial Instruments) Regulations 2017. Sucursal en Espana, CIF W00806291, Inscrita en el Registro Mercantil de Málaga, al Tomo 33521, Folio 32, Seccion 8, Hoja M6033545.

The company also advises clients in other EEA countries under Freedom of Services.

10 June 2025

Investment International AWARDS 2024
Winner Advisory Excellence Europe
Personality of the Year (shortlisted)
Winner Diversity and Inclusion

Investment International AWARDS 2023
Winner Advisory Excellence Europe
Winner Client Services Excellence Europe
Personality of the Year (shortlisted)
Unsung Hero (shortlisted)
Winner Diversity and Inclusion

Investment International AWARDS 2022
Winner Advisory Excellence Europe
Winner Client Services Excellence Europe