



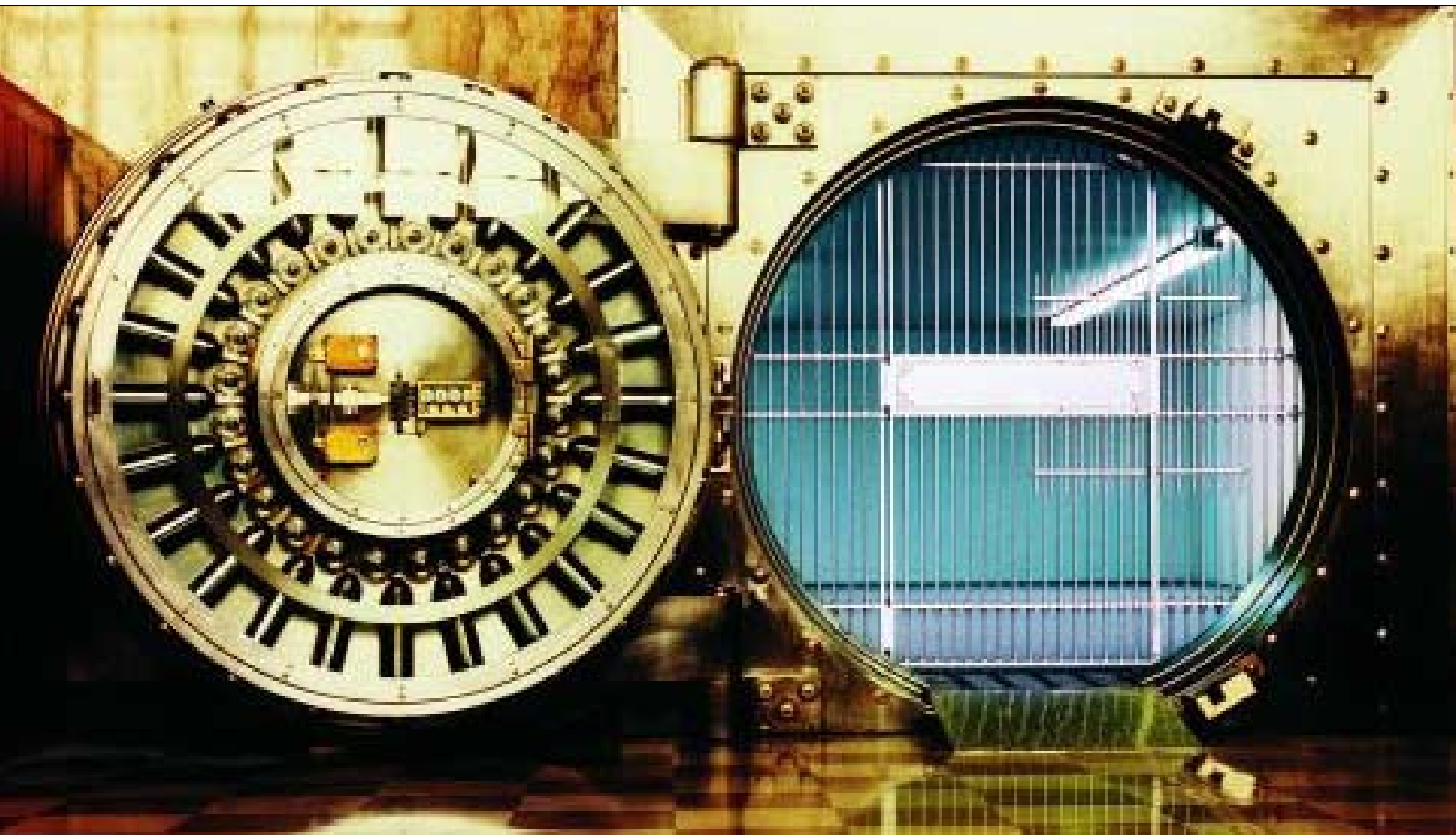
- 1 Are you a successful business owner, senior executive or leading professional?
- 2 Have you considered succession issues such as transferring the family business to your children?
- 3 Do you wish to provide financially for your children during your lifetime?
- 4 Are you concerned about protecting your wealth from possible claims by third parties?

MH+C Private – how can we help?

Mason Hayes+Curran has traditionally offered a specialist service to its private clients in wills and in administering estates. This service continues and has been recently strengthened as part of the expansion of our private client department. However, the explosion of wealth in Ireland, both in terms of the numbers of wealthy and the size of their wealth, has created a need for more sophisticated legal services aimed at assisting clients in managing their wealth now and into the future. In line with these developments, Mason Hayes+Curran has recently transformed its services to individual clients with the development of MH+C Private.

MH+C Private has been specifically designed to provide a discrete service to Ireland's wealthy and successful individuals who require specialist legal assistance. The wealth protection service of MH+C Private is a product of our drive to provide our clients with innovative and tax efficient ways for our clients to plan the financial future for themselves and their families. The unit has an experienced team who can advise on a range of legal measures such as fixed and discretionary trusts, family partnerships and tax efficient property transfer.

Wealth protection is a complex and ever-changing area involving a heavy emphasis on devising tax efficient structures which must be constantly reviewed to take account of annual changes to the tax code. As such it is imperative that you have specialist legal advice from experienced practitioners who can provide you with a comprehensive range of solutions to the tax and other problems associated with the generation of significant wealth.





Wealth Protection

Wealth protection involves advising on and implementing legal structures which enable individuals to control, during their life, the management of their assets for the benefit of their family or other persons or to transfer assets such as a family business to the next generation. This is a relatively novel and complex legal area in Ireland and MH+C Private offers its clients the possibility to control, in a tax efficient manner, the transfer of family assets whilst protecting vulnerable family members through the use of legal structures such as fixed, bare or discretionary trusts, family partnerships and other asset holding structures. We also advise private and professional trustees on the day to day administration of trusts and associated taxation consequences.

Personal Taxation Services

MH+C Private provides specialist tax advice to individuals in relation to retirement from business, tax efficient residential conveyancing and estate planning. We advise generally in relation to gift/inheritance tax, stamp duty and capital gains tax for individuals resident in Ireland or abroad. We advise non-resident and/or non-domiciled individuals of the tax consequences of relocating or retiring in Ireland and also with regard to the international tax consequences of an individual having assets in Ireland and abroad. Our services extend to advice on the taxation, succession and trust consequences arising out of marital breakdown, while also advising cohabiting couples in relation to the transfer of property, succession and taxation. We provide regular updates on changes to tax law which are of relevance to our private clients and we encourage our clients to review their legal and tax affairs on a periodic basis.

Wills and Estate Planning

We provide comprehensive and practical advice on all succession matters involved in the passing on of assets and businesses to the next generation with particular reference to the succession rights of third parties. We advise individuals in

relation to all tax reliefs and exemptions relevant to a particular individual's estate and implement tax efficient will structures which are specifically tailored for an individual's needs.

Pensions and Planning for Retirement

Planning for financial security upon retirement is one of the most important financial objectives for our private clients. Pensions provide a tax efficient and secure way of providing for such security both for our clients and their families. MH+C Private provides specialist legal and taxation advice in relation to all types of pension schemes to include employer schemes, personal retirement savings accounts, self-directed schemes and self-employed retirement annuity schemes. We have developed close relationships with the most reputable independent pension products providers in the Irish market which enables our clients to obtain the very best legal, taxation and independent financial advice available.

Administration of Estates

MH+C Private has over a generation of experience in extracting grants of representation and administering estates. We provide specialist advice to executors and trustees in administering estates in Ireland and abroad. Relying upon our extensive experience we provide sensible solutions to practical problems which can arise in the administration of estates by implementing legal devices such as disclaimers or deeds of family arrangement. We also have a strong background in dealing with conflicts in estate administrations such as disputes between beneficiaries or disputes over the statutory entitlements of third parties and, where necessary, we act in contentious, as well as non-contentious, probate matters.

Enduring Powers of Attorney

An EPA enables an individual, when competent, to choose a person (called an "attorney") to manage their property and affairs in the event of them becoming mentally incapable of doing so themselves. This avoids one having to use the traditional wards of courts system with associated inconvenience, stress and expense. We are able to advise individuals in relation to the practical benefits and legal consequences of executing enduring powers of attorney.

Conclusion

Our experienced professionals at MH+C Private provide specialist legal advice on all aspects of wealth protection and related areas relevant to individuals' professional and personal lives. We are dedicated to providing the highest quality service available in the Irish market with a personalised and discreet approach, ensuring a long term and beneficial wealth protection strategy.

If you would like to discuss any aspect of our service, please do not hesitate to contact us on the details provided.

Mason Hayes+Curran

Nora Larkin
Partner

South Bank House, Barrow Street, Dublin 4, Ireland
T +353 1 614 5002
F +353 1 614 5001
E nlarkin@mhc.ie
www.mhc.ie

Mason Hayes+Curran

Cian O'Sullivan
Senior Associate

South Bank House, Barrow Street, Dublin 4, Ireland
T +353 1 614 5085
F +353 1 614 5001
E csullivan@mhc.ie
www.mhc.ie

The contents of this publication are to assist access to information and do not constitute legal or other advice. Readers should obtain their own legal and other advice as may be required. ©Copyright 2008 Mason Hayes+Curran.