

LIFE | PENSIONS | INVESTMENTS



Financial Planning

Security and protection for your future



'Preparation for tomorrow
is built with hard work today'

Planning today — securing tomorrow

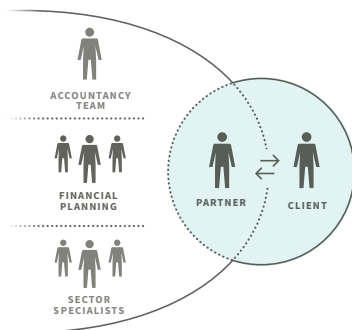
We understand that managing your finances can be difficult. You've worked hard to get to where you are today. You want to secure what you've built and know that it will be protected and sustain your family when you retire or should anything happen to you.

To secure and protect your family's income and financial future you need access to the best and most suitable financial advice available. Our approach puts you at the center and means that you take full control of your financial plans. Our impartial advice and independent access to all the major assurance companies and investment houses ensures that we find the best solution for your financial needs.

We start by listening

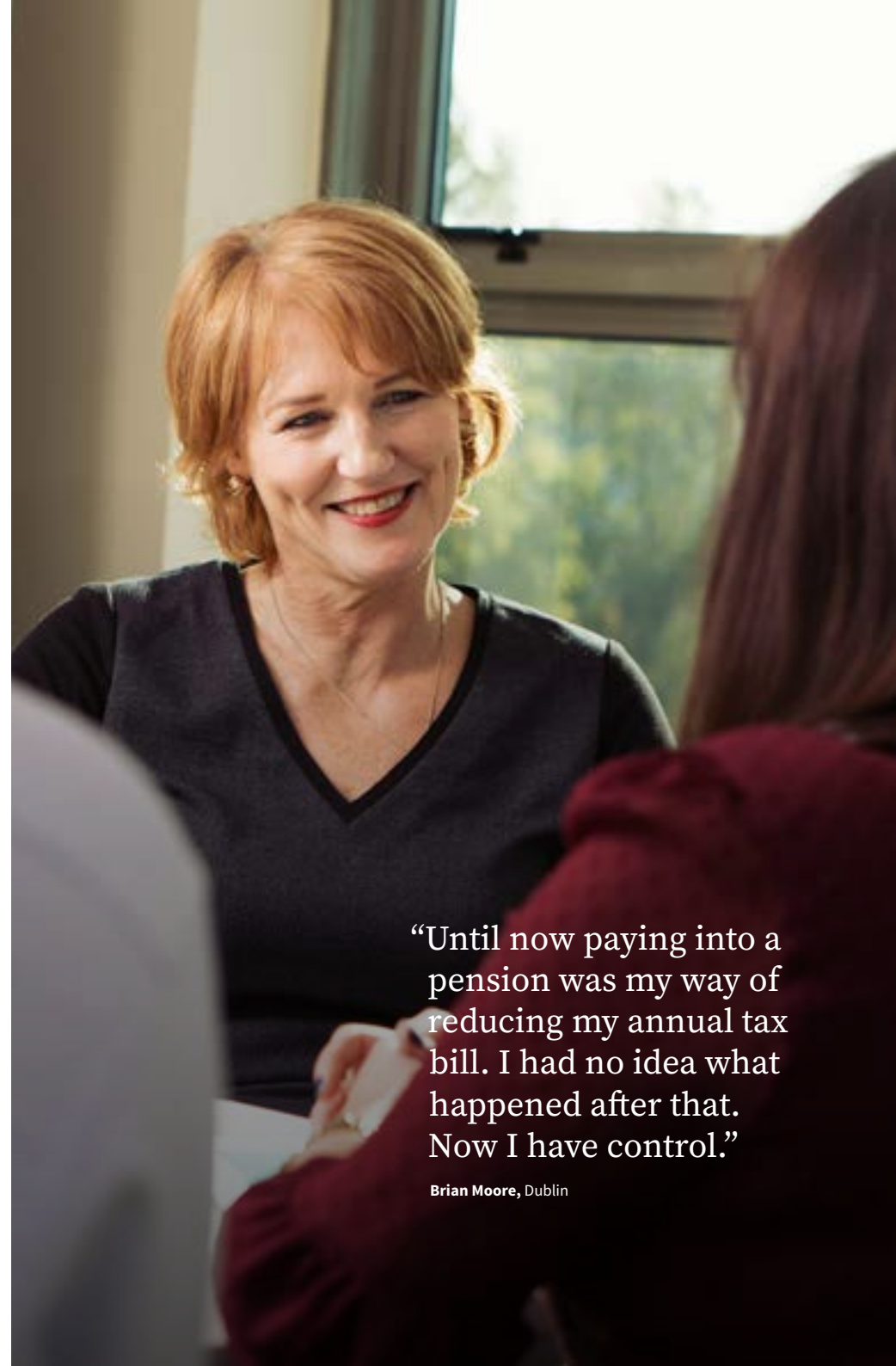
We want to know what matters most to you. No one knows your plans for the future better, so by listening to you, we gain a deep understanding of your priorities and concerns.

Backed by a deep foundation and knowledge of your plans, we bring our experience and expertise to help you make the most informed financial decisions. Your insight will show us where you are now, and allows us to provide guidance towards to where you want to be in the future.



OUR APPROACH

Your *ifac* Partner is the first point of contact between you, the local team and our national service and sector specialists, including the financial planning team. This approach ensures you have access to the right knowledge and specialist advice that best suit the needs of your enterprise.



“Until now paying into a pension was my way of reducing my annual tax bill. I had no idea what happened after that. Now I have control.”

Brian Moore, Dublin

Sound advice, tailored solutions

We know that each person has their own needs and challenges. We provide impartial advice and tailored solutions to meet your financial and investment needs at every stage of life.



Investment Planning

Feel comfortable about your investment decisions.

Our investment approach promotes control through proper understanding of your risk profile.

We have designed our Investment Guide, to help you understand the steps you should consider before making an investment. Included in this is our Investment Philosophy which outlines how we believe money should be carefully diversified and promotes control through a proper understanding of your need, capacity and tolerance for risk.



Family and Business Protection

How will your family or business cope in the event of an early death? What happens if you are unable to work due to illness or injury? How important is it for you to protect your family or your business?

Through our review process we can help you see the financial impact of events such as a premature death or a serious illness. By understanding your priorities, we help you put the right plans in place to protect what's important to you.

We have the experience, knowledge and insight to help you plan your finances no matter what your life stage.



Retirement planning

Your pension savings plan is designed to help provide you with income later in your life. Although there are many different types of pensions, the most common types of plans are *Personal Pensions* and *Executive Pensions*.

Pensions review

As part of our comprehensive retirement planning service we analyse any existing or frozen pensions, to ensure that they are still providing value for money in terms of cost, performance, investment risk and choice.

Pensions contributions also benefit from tax relief, which can help boost retirement savings and make pension planning an attractive option for many people.

Retirement products

We provide advice on a wide range of retirement planning and post retirement products including:

- Personal Pensions
- Personal Retirement Savings Accounts
- Executive Pensions
- Buy Out Bonds
- Approved Retirement Funds
- Annuities

With you every step of the way

Putting your plan into action is just the beginning. Our flexible approach means we regularly take the time to check in with you. We can routinely track, monitor and review performance, and work with you to make adjustments when necessary, giving you the confidence to invest and plan for the future.

Our proactive approach means we can help anticipate potential issues and opportunities along the way, and give you the sound advice you need to achieve your goals.

So whether you're for an investment opportunity, protecting your family assets or planning for retirement, we'll be there to guide you.



OUR PROCESS

We start by listening in order to understand your needs and establish your goals. With this in mind we then analyse your current financial situation before developing the solutions and plans that best suit you. Once activated we regularly review and monitor your plan and adjust as needed along the way.



“I was very impressed with the service provided by ifac Financial Planning. I have introduced other farmers to the team for advice and will continue to recommend them”

Joe Mitchell, Co Roscommon

We're here to help

Speak to your local *ifac* Partner or a member of our financial planning team today to find out how we can help you prepare your future.

ifac Financial Planning
T (01) 4277400 | E info@ifacfp.ie

ifac's story is one of challenge and opportunity, ambition and success. The pioneering vision that led to the establishment of *ifac* over forty years ago still drives our organisation today. It has helped make us who we are and inspire our ambition for the future.

ifac Investment Services Ltd t/a *ifac* Financial Planning is regulated by the Central Bank of Ireland.



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