

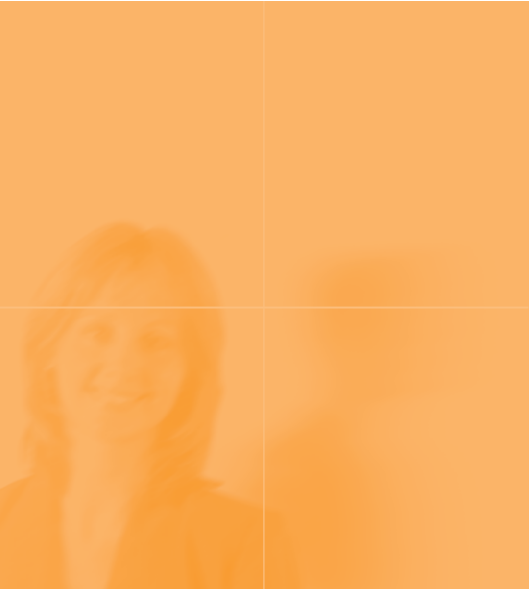
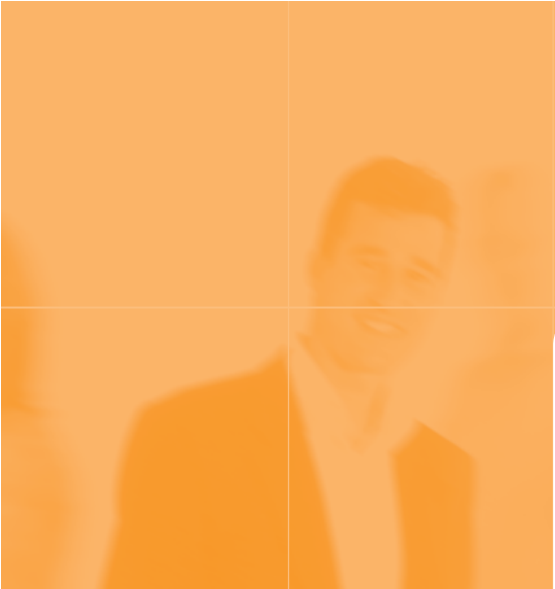
## The Irish Life Financial Review





**Irish Life**

Irish Life Assurance plc is regulated by the Financial Regulator.

ILA 5919 (REV 03-08)



Proper financial planning is important. It can mean the difference between being able to enjoy life and simply not being prepared for life's important events.



Simply call us on

**1850 356 200** or;

visit: **[www.irishlife.ie](http://www.irishlife.ie)**

To arrange a Financial Review today.

To help improve customer service,  
calls will be monitored or recorded.

## The Personal Finance Review - A Professional Service

- All Irish Life Financial Consultants complete a thorough and comprehensive training programme.
- All new recruits are required to take Financial Planning Diploma examinations.
- All of our Consultants receive continuous professional development.



## The Irish Life Financial Review

The Irish Life Financial Review offers you a complete assessment of all aspects of your personal and family finances in the comfort and privacy of your own home.

The review lasts 45 to 60 minutes, there's no obligation to purchase and all information you give us is private and confidential.



## The benefits of the Irish Life Financial Review



- **FINANCIAL SUMMARY**

The Financial Review gives you a snapshot of all your existing financial arrangements, and it can help you realise certain things about your finances that may not otherwise come to light.

- **PLANS FOR YOUR FUTURE**

Based on your personal situation we will give you recommendations to help put plans in place to protect you and your family's future. Our review is unique as we look at the Replacement Income you may need. This means during the review we will:

- Look at income coming into the household
- Look at how it would be affected in the event of death, serious illness and retirement
- Plan for an alternative source of income in the event of a loss.

### Next Steps

appointment  
call us  
arrange  
review

Why not call and make an appointment with one of our Financial Consultants.

Remember there's no obligation to purchase, it takes 45 to 60 minutes and they can even visit you at home at a time that suits you.

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**1850 356 200** or;

visit: [www.irishlife.ie](http://www.irishlife.ie)

To arrange an appointment for a financial review today.

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»»»The review left  
nothing to chance.  
All areas of my  
finances were  
covered and it was  
very helpful for  
meeting my family's  
needs«««

MARK, CARRIGTWOHILL, CO. CORK



## We're here to answer your questions

Our review represents the first step to communicating with you in a more regular meaningful way.

Irish Life is available to provide guidance and advice on all your finances whenever you need us. All information you give us will be private and confidential.

We will contact you a year after your review to see if your circumstances have changed or if you need to adapt your financial plan.



### ● MORE FROM YOUR MONEY

Our Financial Consultants will discuss ways of helping you manage your money more effectively. We will go through the various options available to you and discuss ways to maximise the earning potential of your savings, investments and retirement funds.

### ● PERSONALISED REPORT

Shortly after your review, you will receive a personalised report which will outline all the details of your financial arrangements, and will act as a perfect reference for future planning.



»» the review was  
easy to understand  
and on completion  
I felt confident  
about my financial  
future ««

OLIVIA, DUBLIN PIKE, CORK



## The Financial Review involves 4 simple steps

- ① finding out about you
- ② identifying your needs
- ③ agreeing your priorities
- ④ consider your options

### 1 FINDING OUT ABOUT YOU

Here we ask you about your family situation, your home, your job and your plans for the future. In this part of the meeting we also discuss your existing financial plans.



### 2 IDENTIFYING YOUR NEEDS

Next we ask you to think about your financial needs now and in the future. We look at ways to protect your family should anything happen to you and we ask you to consider your protection, retirement, savings and investments needs.



### 3 AGREEING YOUR PRIORITIES

Now you can compare. Would your existing arrangements meet all your needs? By drawing up an initial plan we will identify any shortfalls you may have and provide recommendations. We can look at different options to see what your decisions could mean for you before you make them.



### 4 CONSIDER YOUR OPTIONS

Shortly after your Financial Review you will receive a personalised report outlining complete details of all the recommendations made in the meeting. We can only base any recommendations on the information you give us.



We will cover all areas of your finances during the review – Protection, Retirement plans, Savings and Investments. All of these key areas will help you build up a complete picture of where you stand financially.