Informed Decisions

	Informed Decisions	Do it yourself	Financial Advice Firm	Bank Advisor	Insurance Company	Pension Advisor	Corporate Broker
Primary Financial Planning Service							
Evaluation of personal circumstances, needs and objectives	✓		✓	✓	✓	✓	✓
Cash flow forecasting and analysis	✓		✓				
Life & disability protection review & needs analysis	✓		✓				
Emergency fund, saving & investing analysis	✓		✓	✓	✓		
Retirement planning needs & pension analysis	✓		✓	✓	✓		✓
Net worth statement & projections to guide decision making	✓		✓				
A plan that consider assets not managed directly by your advisor	✓						
Co-ordinate with other professionals (accountant, tax advisor lawyer etc)	✓						
Recommendation to trusted other professional if required	✓						
Estate planning guidance	✓		✓				
Proactive guidance on all financial matters	✓						
Ongoing communications providing knowledge and education	✓						
Specific Investment Advice Service							
Analysis of risk tolerance and capacity for investment risk	✓		✓	✓	✓		✓
Fiduciary care & Independent Advice	✓						
Investment performance, risk analysis & research	✓		✓				
Investment philosophy	✓						
Low-cost transparent investments that perform!	✓	✓					
Customized portfolio	✓	✓	✓				
Retirement income drawdown strategy review if applicable	✓						
Tax-efficient placement of investments	✓						
Portfolio rebalancing	✓						
Behavioural coaching to guide you through turbulent markets	✓						
Integration of pension accounts into one portfolio model	✓						
Simplify and consolidate accounts	✓						
Tied to one provider		✓		✓			✓
Ring-fenced, Secure Investment holdings in Ireland	✓						
One size fits all solution			✓	✓	✓	✓	✓
Minimum Ongoing Service							
Secure client communication portal (AES-256 Encryption)	✓	✓	✓	✓	✓	✓	✓
Client newsletter	✓						
Market updates	✓						
Update on changes in legislation	✓						
Ad-hoc communications & guidance as required (e.g. market decline)	✓						
Updated analysis of risk tolerance and capacity for investment risk	✓						
Retirement income drawdown strategy review if applicable	✓						
Portfolio risk, asset allocation review & required rebalance	✓						
Annual portfolio schedule	✓	✓	✓	✓	✓	✓	✓
Proactive guidance on all financial matters	✓						
Private client relationship	✓		✓				
Transparent Service Costs	✓	✓					
Approximate Total Annual Service Costs assuming €1m+ invested	c1.2%	0.5%	c2%	c2%	c2%	c2%	c2%

Please see how we strive to deliver better service, value and outcomes for valued clients that engage Informed Decisions Financial Planning.

Informed Decisions Ltd trading as Informed Decisions Financial Planning is regulated by the Central Bank of Ireland.