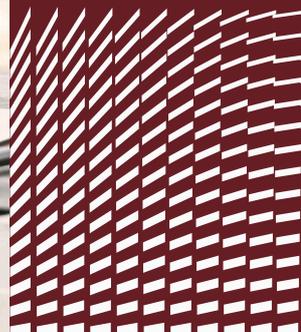




THE 2026 FINANCIAL FITNESS CHECKLIST

An 8-Point Wealth "Health Check"
for High-Income Professionals.



INTRODUCTION

You have a plan for your business. You have a plan for your health. What about your wealth? Most Medical Professionals are "Cash Rich" but "Structure Poor." You work hard for your income, but is your income working hard for you? **2026 is the year to stop winging it.**

We have designed this **8-Point Financial Fitness Checklist** to help you benchmark your personal net worth against the "Ideal Strategy."

How to use this checklist:

- Read each question.
- Tick YES or NO.
- Count your score at the end.



THE CHECKLIST (Points 1-4)



1. CASH ON DEPOSIT (Inflation Risk)

Do you have less than €20,000 sitting in zero-interest personal or business current accounts? *(Note: With Irish deposit rates low and inflation running at ~3%, leaving excess cash in the bank guarantees a loss in real terms.)*

YES NO

2. DORMANT PENSIONS (Consolidation)

Have you reviewed or consolidated old pension pots from previous employment? *(Note: Older "paid-up" policies often have outdated fee structures and poor fund performance.)*

YES NO

3. INCOME CONTINUITY (State Benefit Gap)

If you could not do your specific job (e.g., Dentist/Surgeon) due to illness, would your policy pay out until retirement age? *(Note: Self-employed directors get no State Illness Benefit.)*

YES NO

4. TAX RELIEF UTILISATION (Income Tax)

Did you claim your full Age-Related Tax Relief limit on pension contributions before the October deadline last year? *(Note: If you didn't, you effectively overpaid Income Tax to Revenue that you were entitled to keep.)*

YES NO



THE CHECKLIST (Points 5-8)



5. REAL RETURN (Investment Strategy)

Is your investment portfolio actively managed to target a return of Inflation + 2%? *(Note: Leaving money in "Cash" or "Default" funds often results in capital erosion over the long term.)*

YES NO

6. ESTATE PLANNING (Succession)

Do you have a valid Will and an Enduring Power of Attorney (EPA) in place? *(Note: Without an EPA, your assets can be frozen if you become incapacitated.)*

YES NO

7. MORTGAGE PROTECTION (Review)

Is your mortgage protection policy assigned correctly, and have you reviewed the market for cheaper premiums in the last 24 months? *(Note: Switching providers can reduce premiums by ~30% for identical cover.)*

YES NO

8. THE TARGET FUND (Retirement Planning)

Do you know the specific pot size required to fund your desired lifestyle via an ARF in retirement? *(Note: "Saving as much as possible" is not a strategy. You need a target number.)*

YES NO



THE SCORECARD



CALCULATE YOUR FINANCIAL FITNESS

Total "YES" Ticks: _____ / 10

● 0 - 4: CRITICAL CONDITION

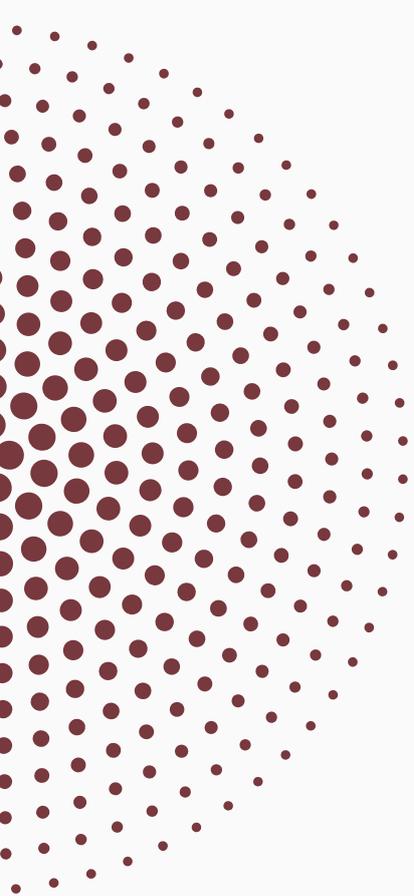
You are "winging it." You are likely paying too much tax, holding too much cash, and exposed to significant risk. You need an emergency review.

● 5 - 7: STABLE BUT STAGNANT

You have the basics, but you are leaving money on the table. Your wealth is not optimized for growth or tax efficiency.

● 8 - 10: FINANCIALLY FIT

Excellent. You are in the top 5% of professionals. Your focus now should be on preservation and legacy planning.





NEXT STEPS



Did you score below an 8?

We have opened slots this month for a complimentary "Financial Health Check" review. We will review your gaps and build a plan to get you to a 10/10.

BOOK YOUR REVIEW NOW

[Book Now](#)



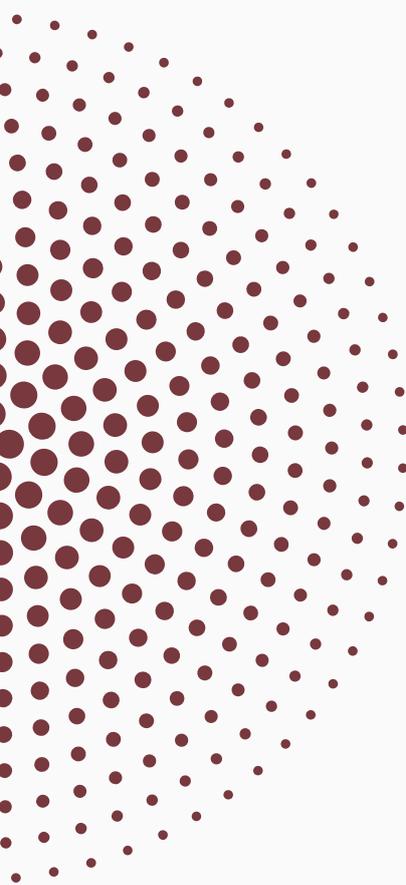
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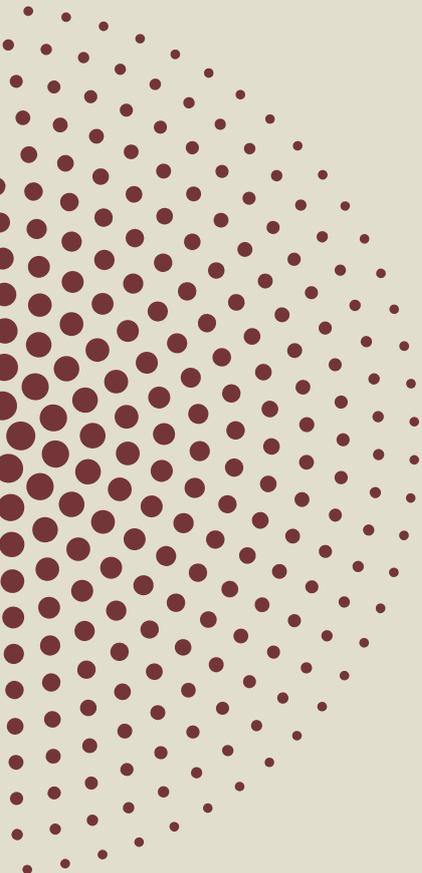
WHO WE ARE?



At Omega Financial, we specialise in tailored financial solutions for medical and business professionals, ensuring your income, wealth and retirement are secure.

Established in 2001 by John O'Connor, Omega Financial was created to deliver specialised financial services to Ireland's professional communities. With a client base exceeding 5,000, we remain committed to providing the highest standard of advice, supported by our expertise, technical proficiency and meticulous attention to detail.

As we approach our 25th anniversary, we will continue to serve our esteemed professional clients in the medical and business sectors, while also welcoming numerous new clients to our firm.



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