



# PERSONALISED REPORTS FOR YOU

### Pension Illustration

Individual Client Pension Illustration for A Client

| PERSONAL DETAILS:             | CURRENT PENSION FUND:  | In Today's terms |
|-------------------------------|--|------------------|
| Gender: Male                  | Current Fund Value: 200,000  | (a) 345,556      |
| Current Gross Salary: 110,000 | Future Value of above Current Fund: 345,556                        | (b)              |
| Current Final Salary: 110,000 | Future Total Monthly Contributions: 345,556                        | (c) 345,556      |
| Retirement Age: 65            | Future Fund Value of above current contributions: 754,433          | (d) 754,433      |
| Current Age: 50               | Projected Total Fund Value (a)+(d): 954,989                        | (e) 1,099,989    |
| Tax Rate: 40.5%               | Projected Fund Value of New Contributions at Retirement: 1,099,989 | (f) 1,099,989    |
|                               | Projected Total Fund Value at Retirement (c)+(f):                  |                  |

**Projected Pension Requirement**

To achieve a target pension at retirement of 33,000 with existing Defined Benefit of 0 and assuming current pension fund details are maintained, the required extra monthly contribution would be as follows:

| The Age You Start Your Contributions                        | 50    | 55    | 60   | 65     |
|---|-------|-------|--|--------|
| Yearly as % of Salary                                       | 28%   | 41%   | 71%  | 186%   |
| Gross Per Month   | 2,555 | 3,790 | 6,503  | 17,034 |
| Less Tax Relief   | 1,022 | 1,283 | 1,467  | 1,467  |
| Net Contributions Per Month                                 | 1,533 | 2,506 | 5,036  | 15,567 |
| Required Pension Amount: 33,000 (with no tax free lump sum) |       |       | Reduced Pension Amount: 26,400 (with tax free lump sum at 60%) |        |
| In Today's terms: 33,000                                    |       |       | In Today's terms: 26,400                                       |        |

Option 1: 30,347 (New Contributions, State Pension, Existing Defined Benefit, Current Fund)

Option 2: 13,347 (New Contributions, State Pension, Existing Defined Benefit, Current Fund)

20 March 2020

### Life Cover Needs Analysis (Income Replacement)

Personal Details

Name: A Client  
Date Of Birth: 01/01/1970  
Gender: Male  
Smoker: No  
Unprotected 4,882  
Monthly Income: 1,002,300  
Recommended Life Cover Required: 1,002,300  
Client Selected Life Cover: 1,002,300

Product Summary

Life Cover taken out for this purpose is designed to provide a lump sum for investment in the event of death. The income from such an investment is designed to replace the income you provide for your family.

Shortfall/Excess In Cover

You have indicated to us that you have Life Cover of 500,000. We estimate that this represents a cover shortfall + excess of +1,002,300.

Cost Of Cover Per Month

| Selected Cover Amount | Term | Type  | Premium Per Month |
|-----------------------|------|-------|-------------------|
| 500,000               | 10   | Level | 1,002.30          |

20 March 2020

### Investment Growth

Contribution Per Year

| Contribution | Interest | Balance   |
|--------------|----------|-----------|
| 0.00         | € 0.00   | 24,610.00 |
| 0.00         | € 746.53 | 25,356.53 |
| 0.00         | € 771.29 | 26,127.82 |
| 0.00         | € 794.77 | 26,922.59 |
| 0.00         | € 818.95 | 27,743.54 |
| 0.00         | € 843.96 | 28,587.40 |

20 March 2020

### Income Protection Needs Analysis

Personal Details

Name: A Client  
Age Next Birthday: 51 years  
Occupation: Electrician  
Smoker: No  
Gross Annual Income: 110,000

Product Summary

Income protection is designed to provide a monthly income for employed people who become ill or incapacitated, and are unable to work due to illness or injury. The benefits of this type of policy will only be paid after a certain period of illness, known as a deferred period, which can range from 4 to 52 weeks. There is also a maximum percentage of salary which can be paid during a claim of up to 75% of income less the single person's State Illness Benefit, subject to a cap at higher levels of income. Typically the benefit paid to a person on 50,000 would be 37,500 (75%) less 10,556 (State Benefit), giving an annual benefit of 26,944. You will receive tax relief on all premiums you pay toward the cost of your Income Protection Plan up to a maximum 10% of your total income. Income received under the policy is taxable in the normal manner.

Shortfall In Cover

You have indicated to us that you have annual Income Protection of 0. We estimate that this represents a cover shortfall of 71,944. The shortfall calculated is based on returning you to 75% of your current salary level during the period of claim.

Cost Of Cover Per Month

| Premium Type | Level Benefit | Benefit Increasing |
|--------------|---------------|--------------------|
| 10,556       | 10,556        | 10,556             |

20 March 2020

### Prima Results

Portfolio Risk Rating

The risk rating of your selected portfolio is: **5**

Your Risk Profile

You have a risk rating of: **6**

Portfolio Volatility

Volatility of your selected portfolio is: 10.92%

Breakdown

20 March 2020

### Education Planner

Saving For College

Giving your children a good education is the best thing you can offer them in life. However this can come at a price - a hefty one isn't it. We are highlighting the need for parents to plan ahead to make sure they can fund the costs associated with educating their child at third level. These costs can be enormous.

Cost Of College

| Client Name(s)                                  | A Client | Child 1        |
|---|----------|----------------|
| Name  |          |                |
| Age This Year                                   |          | 1              |
| Accommodation                                   |          | Living At Home |
| Estimated Annual College Costs Today            |          | 6789           |
| Other Costs Today                               |          | 0              |
| Estimated Annual College Costs Today (Adjusted) |          | 13271          |

20 March 2020

### Client Fact Find

Prepared For: A Client  
20 March 2020

Prepared By: Michael Hannon

Personalised Reports to suit your needs, to plan for the present and the future.

Examples include.

- Personal Factfind.
- Protection Needs.
- Personal Investment Portfolio.
- Pension Retirement Planning.
- Personal Education/ Savings funding Planner.