



PERSONALISED REPORTS FOR YOU

Pension Illustration

Individual Client Pension Illustration for A Client

PERSONAL DETAILS:	CURRENT PENSION FUND:	
Gender: Male	Current Fund Value	80,000
Current Gross Salary: 80,000	Estimated Fund Value at Retirement	100,369
Projected Final Salary: 100,000	Current Total Monthly Contributions	118,349
Retirement Age: 68	Estimated Fund Value at Retirement	118,349
Current Age: 40	Projected Total Current Fund Value at Retirement	270,250
Yax Rate: 4.1%	Projected Fund Value of New Contributions at Retirement	450,599
	Projected Total Fund Value at Retirement	720,849

Projected Pension Requirement

To achieve a target pension at retirement of 30,000 and assuming current pension fund details are maintained, the required extra monthly contribution would be as follows:

The Age You Start Your Contributions	40	45	50	55
Yearly as % of Salary	11 %	14 %	20 %	30 %
Gross Per Month	830	704	981	1,487
Less Tax Reliefs	217	289	402	610
Net Contributions Per Month	313	415	579	878

Required Pension Amount: 25,200 per year less sum of index 7% Option 2

Option 1: 47,214 (41.97% State Pension, 47,214 Contributions, 11,034 Current Fund)

Option 2: 47,214 (41.97% State Pension, 47,214 Contributions, 11,034 Current Fund)

Life Cover Needs Analysis (Income Replacement)

Personal Details

Life 1
Name: A Client
Date of Birth: 01/01/1970
Gender: Female
Smoker: No
Unprotected: 2,109
Monthly Income: 150,682
Recommended Life Cover Required: 150,682
Client Selected Life Cover Required: 150,682

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 350,000. We estimate that this represents a cover shortfall +excess - of +160,682

Cost Of Cover Per Month

Selected Cover Amount	Term	Type	Premium Per Month
350,000			

Shortfall - In Cover: 160,682
Excess - In Cover: 0
Existing Life Cover: 350,000

Investment Growth

Year	Contribution	Interest	Balance
0	.00	€0.00	24,810.00
1	.00	€748.53	25,558.53
2	.00	€771.29	26,129.82
3	.00	€794.77	26,524.59
4	.00	€818.95	27,743.54
5	.00	€843.86	28,587.40

Savings Contribution Per Year

Prisma Results
Portfolio Risk Rating: 5
Your Risk Profile: You have a risk rating of 5

Education Planner

Saving For College

Cost Of College

	Child 1	Child 2
Name	Child 1	Child 2
Age This Year	10	0
Accommodation	Living At Home	4176
Estimated Annual College Costs Today	0	5612
Other Costs Today	5290	20449
Estimated Annual College Costs Today - Adjusted For Inflation	21160	0
Adjusted Estimate Of College Costs For 4 Years	8500	0
Value Of Current College Savings	6204	161
Required Monthly Savings Contribution	137	130
Child Benefit Monthly Income	130	130

Income Protection Needs Analysis

Personal Details

Name: A Client
Age Next Birthday: 45 years
Gross Annual Income: 40,000
Occupation: CIVIL Servant
Smoker: No

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 this benefit paid to a person on 50,000 would be 37,500 (75%) less 9,776 (State Benefit), giving an annual benefit of 27,724.

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 20,224. We estimate that this represents a cover shortfall of 20,224.

The shortfall calculated is based on returning you to 75% of your current salary level during time of claim.

Cover Per Month

Level	Level Benefit	Benefit Increasing
Level 1	55.47	61.08
Level 2	72.49	79.33

Fund Breakdown

Prisma Results
Portfolio Risk Rating: 5
Your Risk Profile: You have a risk rating of 5

Client Fact Find

Prepared For: A Client
Monday, September 22, 2014

Prepared By: Michael Hannan

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

Examples include.

- Personal Fact find
- Personal Investment Portfolio.
- Pension Retirement Planning
- Personal Education/ Savings funding Planner