

Financial Review – What we can do

Help you clarify your current financial position,

e.g. what is your current net worth e.g. value of your assets versus your liabilities.

Help you understand what your financial goals might be,

e.g. maybe your goal is to clear your mortgage early, build up your savings to pay for children's educational costs, build up your pension, review your life cover.

Help you implement a financial plan tailored to your specific goals and needs.

How We Will Help You - The Overall Approach

Arrange one to one fact find meeting with you, at no cost to you, to get as much information on your current financial position e.g. current level of earning, mortgages, loans, savings and pensions. We then have a discussion about what your goals are.

We then prepare a financial report for you which provides you with details of your net worth and outline your financial goals and our recommendations to help you achieve these goals.

Ongoing reviews, we can provide ongoing meetings to review how well your financial plan is progressing.

The Seven Basic Steps in Your Service Delivery Plan

1. The discovery meeting - this is where we get an understanding of your current financial status and your attitude to risk.
2. Understanding your objectives – we get an understanding of what you want to achieve in the short to medium and longer term horizon, having regard to what is realistic and achievable.

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3. Developing a Plan - this will draw on all the information gathered at 1 and 2 above so that it will be clear what your key goals are.
4. Research – in order to develop a plan and to help optimise the solution that best fits your goals, various providers will be researched in order to get you the cheapest quote and the product that best meets your needs.
5. Recommendation - we will set out in clear terms in a recommendation letter to you how you should progress and assist you to understand what is being recommended in clear and unambiguous language.
6. Implementation- this is where we ensure that all the forms and provider requirements are fully processed and that you will have comprehensive information on the products and policies you receive.
7. Ongoing Guidance - as with any product on the market, things can change including your personal circumstances, we will review your situation regularly to ensure you are getting value for money and your policies continue to meet your requirements.

For expert financial advise speak to our
Financial Advisor

Adrian McHale

on **071 9162595/914 3742/087 1498373**

or email: **adrian@drapergroup.ie**

