



Lump Sum

Protection & Planning



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Benefits

SAVE TIME	We review a number of potential solutions for you and narrow is down to the most suitable for you. This saves you time having to run from one product provider to the next. We make the calls and chase any delays.
SAVE MONEY	Our knowledge and experience ensure that we offer the best solutions in the market to you. We are one of the best financial advisers in the market and research all options.
SAVE STRESS	We manage the process all the way from start to finish for you. We manage any issues with the Pension/Insurance Company and guide you on any matters. Professional and helpful Staff
INDEPENDENCE	You get access to a wider range of solutions than if you went to a tied advisor or Bank We work in the customer's interest and not the Pension/Insurance Company. We choose the best deal from the large panel of Providers.

OUR AGENCY PANEL & INDEPENDENCE



COMPLETE FINANCIAL



Why Complete Financial Are Different?



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WHY ARE DIFFERENT

WE LISTEN

What are your goals?
What do you need?

WE LOOK

- At the Risks
- At the Returns
- At the Market
- At Legislation

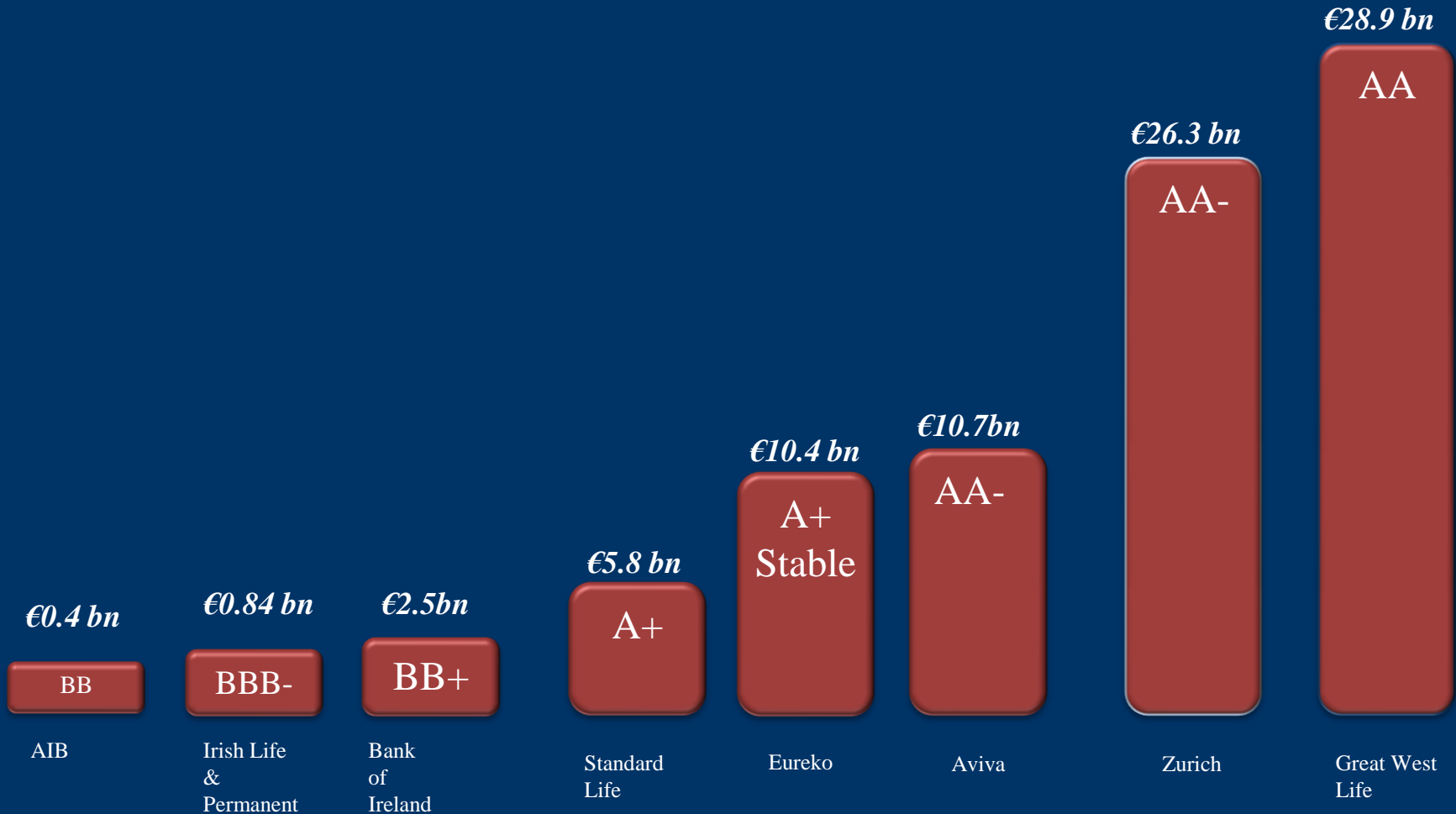
WE HELP

- We give you written recommendations
- We help you understand it
- We help put it in place
- We review with you

Financial Strength Security



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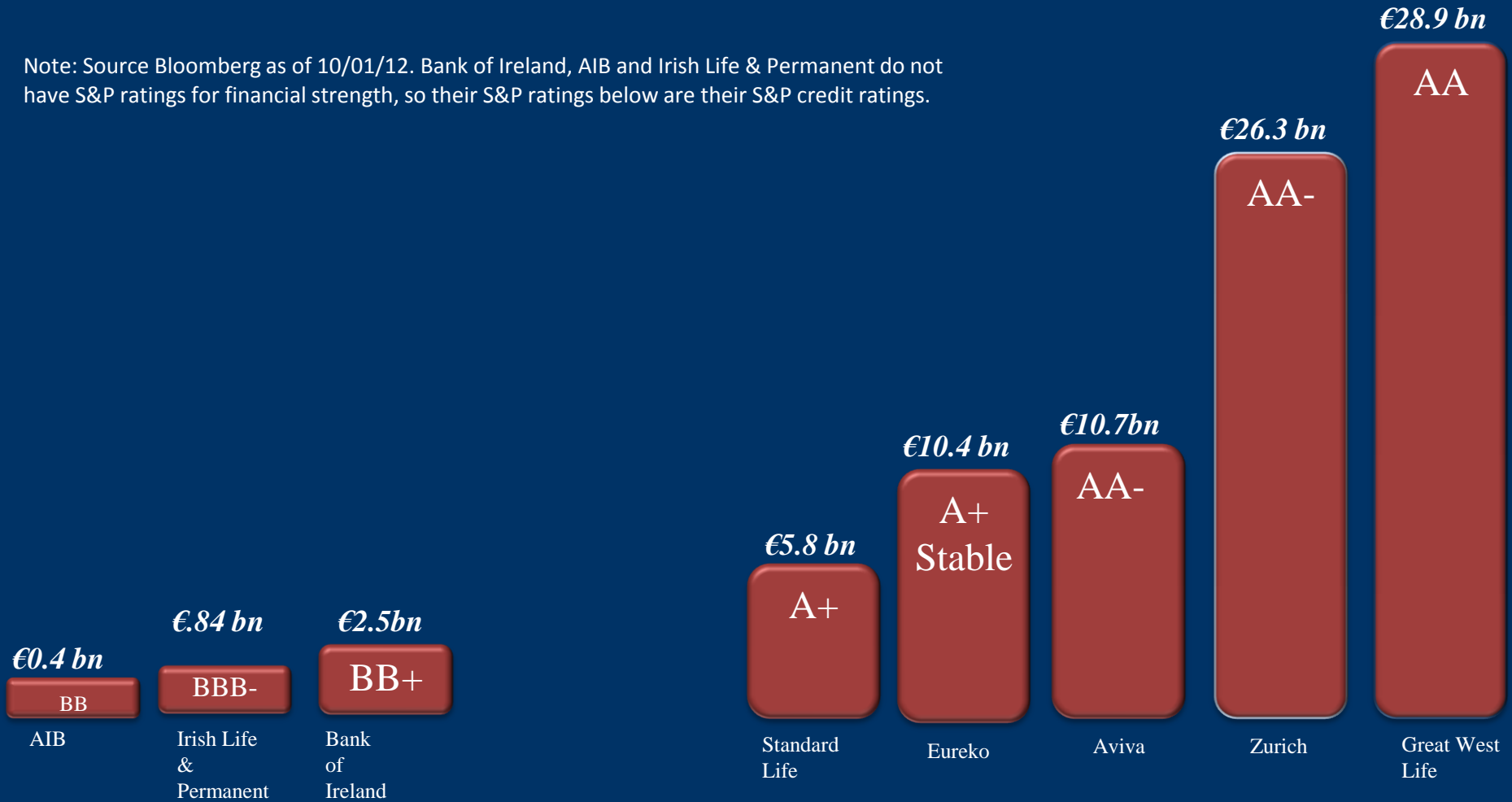
Note: Source Bloomberg as of 10/01/12. Bank of Ireland, AIB and Irish Life & Permanent do not have S&P ratings for financial strength, so their S&P ratings below are their S&P credit ratings.

Financial Risk By Provider



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Note: Source Bloomberg as of 10/01/12. Bank of Ireland, AIB and Irish Life & Permanent do not have S&P ratings for financial strength, so their S&P ratings below are their S&P credit ratings.



HIGH



RISK

LOW



**AIB Delisted from the Irish Stock Exchange
26/08/2011**



Bank Of Ireland Miss Selling



**Bank Of Ireland Directors Withdraw Personal
Fund from BOI**

Permanent TSB Shares Suspended 31/03/2011



Greedy Bankers, Bonus Culture, Sean Fitzpatrick

What Are the Key Risks?



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Fund Risk

- Fluctuation in the Fund Values

Counterparty Risk

- Banks are High Risk

How can I Protect My Investment



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Fund
Selection

• Reduce Market Risk

- Diversify by Asset Type, Sector and Region
- Steady continuous growth
- No large volatile fluctuations.

Product
Provider

• Reduce Creditor Risk

Varying the providers will spread the risk of insolvency.

Diversify-By Region



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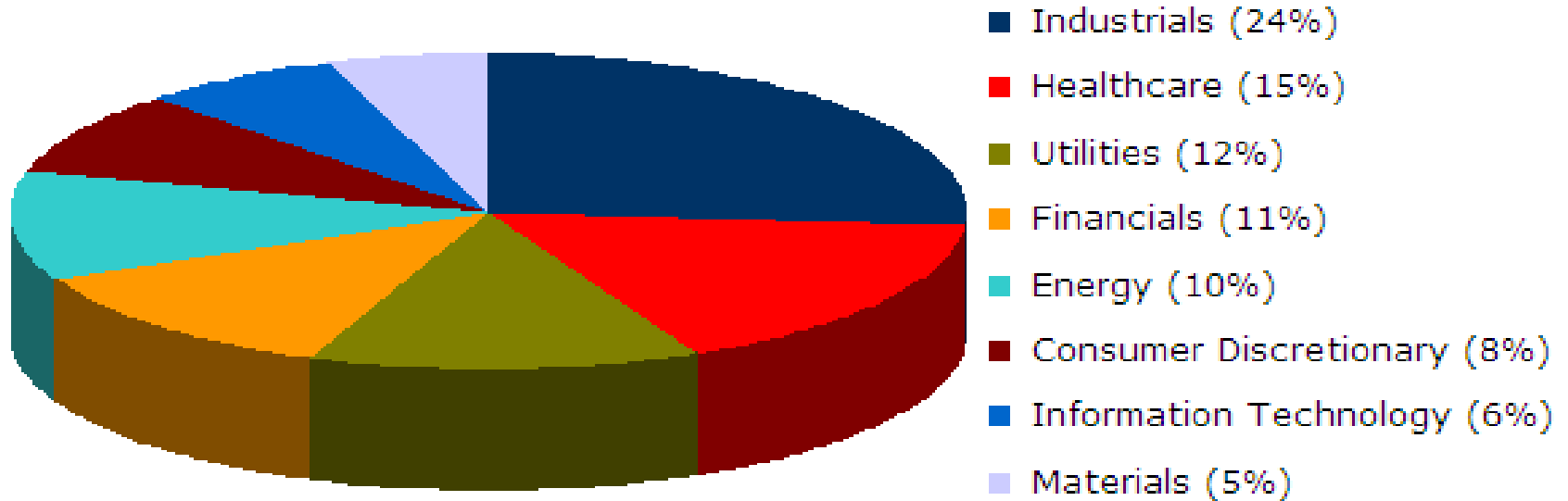


Does this look right to you?

Diversify-By Sector



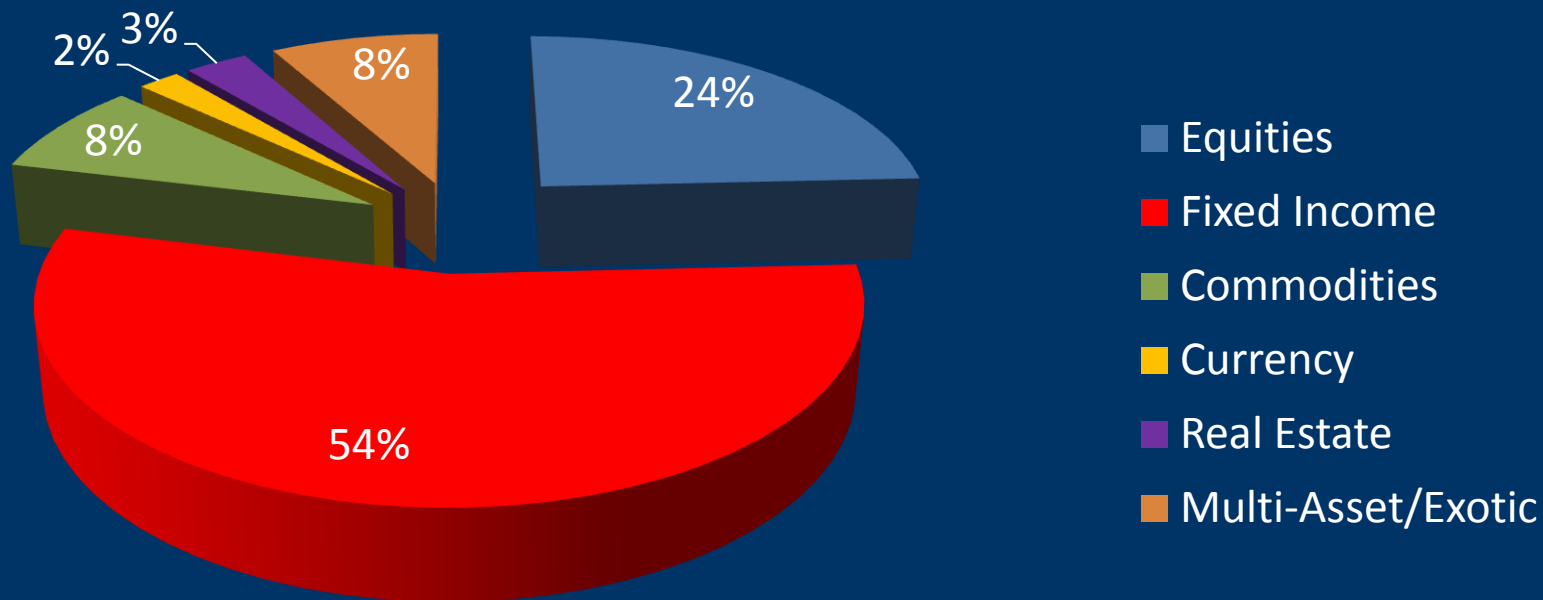
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If you spread your investment across different sectors then your portfolio is less exposed to volatility and can benefit from upswings in other sectors



The Ideal Asset Class Allocation



If you spread your investment across different asset types and change this according to your risk profile and age then your portfolio is much more suited to you at all times.

Next Steps



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1. Consider the many benefits of getting Independent Financial Advice
2. Complete Risk Review and Financial Planning Roadmap(FPR)
3. Agree your Investment goals
4. Review your Options
5. Make a Decision
6. Review Annually



Independent Advice & Financial Freedom



1. How much do you wish to **PROTECT**?
2. Is Financial Security of the Product Provider important to you?
3. How **long** do you wish to protect your money for?
4. Do you need immediate **Access** to your cash?
5. Is there a specific **Return** amount required?
6. Do you need **income** from the investment?
7. When do you need income drawdown? Monthly, Yearly..
8. Are you happy to lock some of your lump sum away for a term of 4 years or more? Better potential returns.
9. Do you have funds in case of an emergency?
10. Inflation protected?



1. Should I pay off my Mortgage?
2. Is it safe to leave my lump sum with the Bank on Deposit?
3. Does the “Bank Deposit Guarantee” keep my money safe?
4. I received my lump sum, the Bank have contacted me to come down for some advice. Should I go or are they trying to sell me something?
5. Should I make an extra contribution to my pension and get tax relief?
6. Who offers the best rate of interest?
7. Who is the safest Company to put my money with?
8. What happens if the Euro collapses?
9. What happens if the Irish Banks collapse?
10. Is there a risk with using an online Bank like Rabobank?
11. I want to start my own company. How can I effectively use my lump sum and can I get tax relief if I do?