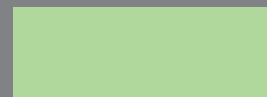




QUINTAS

WEALTH MANAGEMENT

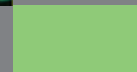


PENSIONS, INVESTMENTS, PROTECTION, LIFE COVER,
FINANCIAL PLANNING AND ADVISORY SERVICES.

QUINTAS WEALTH MANAGEMENT

RIVER HOUSE, BLACKPOOL PARK,
BLACKPOOL, CORK, IRELAND.
WWW.QUINTASWEALTHMANAGEMENT.IE

T + 353 (0)21 464 1480
F + 353 (0)21 422 0055



FINANCIAL HEALTH CHECK

FINANCIAL PLANNING AND WEALTH MANAGEMENT SERVICE



QUINTAS

WEALTH MANAGEMENT

YOUR TRUSTED PARTNER IN PENSIONS, INVESTMENTS, PROTECTION,
LIFE COVER, FINANCIAL PLANNING AND ADVISORY SERVICES.

IF EVER THERE WAS A TIME FOR YOU TO PURPOSEFULLY PLAN FOR YOUR FUTURE, THEN THAT TIME IS NOW.

As part of our overall service, Quintas Wealth Management is delighted to offer a free Independent Financial Planning Service to both individuals and corporates.

Quintas Wealth Management specialises in providing independent impartial advice across a broad range of financial services.

Through a private consultation with both individuals and corporates, a detailed fact finding exercise is undertaken to establish their current financial circumstances.

The process provides the framework for a follow-up report, detailing a number of recommendations and the rationale behind them based on their current financial circumstances, financial objectives, risk preference and investment experience.

THE REPORT WILL COVER THE FOLLOWING AREAS, WHERE APPLICABLE:

- **Personal & Family Protection**
Private Life Cover, Serious Illness Cover, Income Protection (PHI).
- **Business Protection**
Where applicable, we will look at Keyman Cover, Corporate Share Buy Back and Partnership Protection.
- **Pension Planning & Self Administered Pensions**
A review of any pension funds you may have, with special regard to a second income or spouse's income.
- **Post-Retirement Planning**
A review of options available at retirement and where applicable, planning exit strategies.
- **Regular and Lump Sum Savings Plans**
Review of SSIA-type arrangements and education fees planning.
- **Lump Sum Investments**
With regard to funds for investment, we will:
 1. Review your existing portfolio,
 2. Establish risk level associated with your current portfolio and ascertain your current attitude to investment risk,
 3. Recommend 'rebalancing' where appropriate and propose a suitable portfolio for the future,
 4. Offer a range of investment products (Quintas Wealth Management Structured Products, Deposits, Capital Secure Investments, Equity and Mixed Asset Bonds),
 5. Provide ongoing advisory services in respect of your portfolio,
 6. Tax saving incentive investments.

WHY AVAIL OF THIS FREE FINANCIAL REVIEW?

A review of your financial affairs should be carried out once a year or, at least, whenever there is a significant change in your circumstances (marriage, new baby, new job, moving house, etc.).

This review has never been more important as a result of the economic turbulence in recent years.

This service will assist you to identify areas that may need attention or rebalancing. The consultation is free of charge and will take approximately one hour of your time. We believe it to be a very valuable and useful service.

FREQUENTLY ASKED QUESTIONS

How has the recent financial turmoil affected people over the last number of years?

Many individuals have seen their net worth, whether through investments, properties, share portfolios or pensions, eroded significantly due to the recent financial turmoil. The primary concern is that in the event of their death they are no longer providing for their dependants at the same level as before. The solution for many has been to take out life assurance cover to a level that compensates for the drop in asset values suffered. This has helped them to ensure that their estate was fully protected to the same level as it would have been before the financial crisis. As things improve over time, this cover can be reviewed and reduced or removed where applicable.

Why should I review my life cover and other protection benefits in general?

Due to the decline of many individuals assets, people are now generally more dependent on life cover. While many have some level of cover in place, in the event of their unforeseen death or diagnosis of a serious illness, the majority do not have sufficient levels to replace their required monthly income. We ask our clients to think about the loss of income in such circumstances and the financial impact that it would have on the surviving partner/spouse and their family.

Would the survivor have to:

- Return to the workplace to replace lost income?
- Employ additional child minding facilities at an extra cost?
- Give up work or reduce working hours (where currently working outside the home) to look after children, resulting in further loss of income?

What is the outlook for investment markets?

The last number of years have been characterised by significant volatility in investment markets with adverse effects on both private and pension assets. This level of volatility is expected to continue in the coming years which makes it vital for investors to have a clearly defined investment plan in place. Our independence empowers us to source the best available investment ideas and products and make them a function of the investment needs of our clients to ensure we shape a suitable financial plan to navigate both good and bad market conditions.

How can I ensure that my deposits are not affected adversely?

Quintas Wealth Management can assist you by researching the market and continuously monitoring the best rates in this rapidly changing environment. The Government Guarantee Scheme will form an important part of this for as long as it lasts, along with the Eligible Liabilities Guarantee Scheme.



WHAT ALTERNATIVES ARE THERE TO DEPOSITS, GIVEN THE CURRENT INTEREST RATE ENVIRONMENT?

If you wish to invest your money for longer terms, but you are not comfortable with any level of risk to your capital, there are various capital guaranteed bonds on the market. These bonds vary in their term of investment from 3 years up to 5 years.

The term of these capital secure investments should coincide well with the expected upturn in markets. The fact that your initial investment is guaranteed makes this a very attractive alternative to deposits. You will benefit from market improvements and your capital stays secure if there is no positive change in the market.

Quintas Wealth Management continually reviews the various product offerings available to determine the best option to suit your personal circumstances.

How can I maximise my pension tax advantages if I have more than one income source?

Revenue rules allow you to have a separate pension fund for each separate source of taxable income. If you are a member of an occupational pension scheme but you have another taxable income as a sole trader or limited company employee/director, you are entitled to have a pension for each of these income sources. There are strict Revenue rules governing the contribution levels to all pension plans which we would advise you on, where relevant or applicable. This can be reviewed in greater detail on an individual basis if it is of interest to you, along with the recent changes to pensions legislation.

These are just a few examples of the many questions and concerns that our clients have regarding their financial affairs and investments. If you have similar concerns or you would like to discuss any other matter in this area, we believe a free consultation could be beneficial to you.

What do I do next?

If you would like to avail of this no obligation service, please contact Quintas Wealth Management on 021 464 1480 and we will arrange a consultation for you. To be the first to hear about new Quintas products or learn about legislative changes, you can subscribe to our newsletter by emailing sarah.oneill@quintas.ie



ABOUT QUINTAS WEALTH MANAGEMENT

Quintas Wealth Management is one of Ireland's premier wealth management firms. Established in Cork in 2005, the business is synonymous for its innovative approach to product development and a client centric approach to wealth management and retirement planning.

Since inception, Quintas Wealth Management has successfully launched a renewable energy business headquartered in Seville, Spain with additional offices in Rome and London. Quintas Wealth Management designs and manufactures its own structured investment products into both retail and intermediary channels. Furthermore, Quintas Wealth Management runs one of only four authorised Business Expansion Scheme (BES) funds in the country having set up the Quintas Wealth Management BES Fund in 2008.

For more information visit www.quintaswealthmanagement.ie

Quintas Wealth Management Limited is regulated by the Central Bank of Ireland.

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