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Hannan Financial

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Section 1: Pensions

It is vital to start as early as possible on a pension, with maybe smaller contributions, than leave it until later when the hill becomes much more difficult to climb.

For example €20 per week going into a pension at 5% interest from age 25, by age 60 you should have a fund of almost €100,000. If you leave it until age 35 to start, your fund would only be just over half that, about €52,000! The magic of compound interest over time!

The other huge advantage is the taxman helps with your contributions (tax relief) at your marginal rate of tax. – extremely valuable to you, but you lose it if you don't use it!

At Hannan Financial we can provide:

- ▶ PRSA'S
- ▶ Additional Voluntary Contributions
- ▶ Personal Pensions
- ▶ Group Pensions
- ▶ Executive Pensions
- ▶ Self-Directed Pensions

Don't delay, contact me today to discuss your requirements

Section 2: Approved Retirement Funds

We also provide Approved Retirement Fund (ARF) products for investment of matured pensions and AVC's, and drawing them down for income in retirement

Warning: The value of investments
can decrease as well as increase

▶ Clear, Straightforward

financial information & advice. *Specialisation: pensions advice in the context of consideration of separation or divorce.* See Section 6.

▶ Leading Products

from leading life assurance companies

▶ Clear charges

excellent value, fully transparent, explained



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Section 1: Pensions

different pension types, AVC's, tax relief, etc.

Section 2: ARF's

Approved Retirement Funds

Section 3: Protection

for your loved ones & most valuable assets

Section 4: Investing

build your financial independence

Section 5: Mortgages

it's a good time to bargain with sellers

Section 6: Specialisations

George Hannan t/a Hannan Financial
is regulated by the Financial Regulator

Section 3: Protection

Regrettably, unfortunate events do happen all too often. Take the steps to assess your most serious risk areas and put the necessary protection in place now.

Life Assurance Protection for:

- ▶ Family security
- ▶ Mortgage repayment
- ▶ Specified Illness
- ▶ Business
- ▶ Inheritance tax

Income Protection for:

Replacing up to 75% of earned income, less Social Welfare entitlements, if unable to work due to long-term illness or injury. Normally the capital value of your income is your largest asset! Availability depending on occupation and underwriting requirements.

Section 4: Investing

Building net worth takes time, patience and a good investment strategy. It is not the same as “taking a punt” on short-term gains (and losses!!).

Great opportunities present themselves to those who are prepared.

Be prepared! – Start now to build some capital in an investment / savings plan.

Funds:

A range of funds is available from six major Life Assurance companies for pensions, AVC's, ARF's and Investments, from cash deposits through to specialist emerging market equity funds.

Section 5: Mortgages

Mortgages are available for people who meet the necessary criteria.

In selecting a mortgage, I work for you, to get the best mortgage for your circumstances across a broad selection of lenders.

Section 6: Specialisation Areas

a. Pensions and separation or divorce:

Pensions often turn out to be one of the largest family assets, frequently exceeding the value of property.

There are many important reasons to first talk to a pensions expert such as, finding out where you stand, putting together details of existing pension plans, previous pension plans, pension types (defined benefit/defined contribution), retirement & contingent benefit details, service details, trustee details, etc.

Getting this work done early may save you considerable time & expense further down the line, and leave you better equipped to subsequently plan your retirement

b. Pension Scheme Trustee

Responsibilities:

Please contact me if you would like information on cost effective methods of handling pension scheme trustee responsibilities, trustee training requirements, etc.

c. Other areas

I can undertake particular financial projects on your behalf. Please contact me to discuss your requirements.

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