Ulster Bank

Free Financial Planning Review

Proper financial planning is important. It can mean the difference between being able to enjoy life and simply not being prepared for life's important events.

The Financial Planning Review

The Financial Planning Review offers you a complete assessment of all aspects of your personal and family finances.

The review lasts 45 to 60 minutes, there's no obligation to purchase and all information you give us is treated as private and confidential by Ulster Bank and Irish Life.

The benefits of the Financial Planning Review

- **FINANCIAL SUMMARY**
  The Financial Planning Review gives you a snapshot of all your existing financial arrangements, and it can help you realise certain things about your finances that may not otherwise come to light.

- **PLANS FOR YOUR FUTURE**
  Based on your personal situation we will give you recommendations to help put plans in place to protect you and your family's future. A key part of our review is to look at the replacement income you may need. This means during the review we will:

  - Look at income coming into the household
  - Look at how it would be affected in the event of death, serious illness and retirement
  - Plan for an alternative source of income in the event of a loss.

- **MORE FROM YOUR MONEY**
  Our Financial Planning Managers will discuss ways of helping you manage your money more effectively. We will go through the various options available to you and discuss ways to maximise the earning potential of your savings, investments and retirement funds.

- **PERSONALISED REPORT**
  Shortly after your review, you will receive a personalised report which will outline all the details of your financial arrangements, and will act as a perfect reference for future planning.

The Financial Planning Review involves 4 simple steps

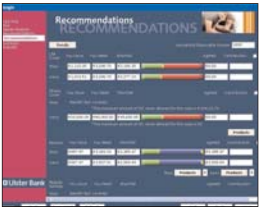
1 FINDING OUT ABOUT YOU

Here we ask you about your family situation, your home, your job and your plans for the future. In this part of the meeting we also discuss your existing financial plans.

2 IDENTIFYING YOUR NEEDS

Next we ask you to think about your financial needs now and in the future. We look at ways to protect your family should anything happen to you and we ask you to consider your protection, retirement, savings and investments needs.

3 AGREEING YOUR PRIORITIES



Now you can compare. Would your existing arrangements meet all your needs? By drawing up an initial plan we will identify any shortfalls you may have and provide recommendations. We can look at different options to see what your decisions could mean for you before you make them.

4 CONSIDER YOUR OPTIONS

Shortly after your Financial Planning Review you will receive a personalised report outlining complete details of all the recommendations made in the meeting. We can only base any recommendations on the information you give us.

We will cover all areas of your finances during the review – Protection, Retirement plans, Savings and Investments. All of these key areas will help you build up a complete picture of where you stand financially.

We’re here to answer your questions

Our review represents the first step to communicating with you in a more regular meaningful way.

Our Financial Planning Managers are available to provide guidance and advice on all your finances whenever you need it. All information you give us will be private and confidential.

We will contact you a year after your review to see if your circumstances have changed or if you need to adapt your financial plan.

Next Steps

Why not contact your local branch and make an appointment with one of our Financial Planning Managers.

Remember there's no obligation to purchase and it will take 45 to 60 minutes.

Simply contact your local branch to arrange an appointment for a financial planning review today.

A Financial Planning Review - A Professional Service

- All Ulster Bank Financial Planning Managers complete a thorough and comprehensive training programme.

- All new recruits are required to undertake examinations to become a Qualified Financial Adviser (QFA).

- All of our Financial Planning Managers receive continuous professional development.

Simply contact your local branch to arrange a Financial Planning Review today.

For more information phone the Ulster Bank Team at Irish Life on 01 704 1711 or call into any Ulster Bank branch

www.ulsterbank.ie

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