



Smart Finance 360°



lifestyle financial planning

Initial Guide

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for life

Lifestyle Financial Planning

Lifestyle Financial Planning is a client-centred approach that focuses on helping them identify and achieve the personal and financial goals that are important and unique to them.

Our holistic approach provides an insight into your current financial position and enables you to understand what you need to do to maintain and enhance your lifestyle. We assist you with the important decisions that need to be made and provide you with a better sense and understanding of how your finances work.

Smart Finance 360° combines advanced financial planning tools with experience and knowledge of protection, retirement planning, investments, estate planning and day-to-day finances and budgeting to deliver a plan that is tailored to your individual needs.

Smart Finance 360° adopts the three-stage approach outlined below:



Stage 1 - You

- Discuss your current lifestyle and the financial goals you would like to achieve
- Review all of your current arrangements
- Using cash-flow modelling we will identify how close you are to attaining your goals below:



Stage 2 - Preparing Your Plan

- Outline and prioritise your goals
- Determine the outlay involved
- Identify what you need to do to achieve your goals



Stage 3 - Implement and On-going Review

- We help you implement your plan
- We provide you with on-going guidance and revise and update your plan as the need arises



Our Fees

The fee for the initial meeting is €175. This meeting is designed to identify areas where we can provide help and does not include specific financial advice. On completion of this meeting we will outline which of our services is most appropriate for you and the fees to engage our services.

We look to work with people who recognise the value an experienced professional can add and are motivated to achieve their financial goals.

We endeavor to place your interests ahead of our own, avoid conflicts of interest and adhere to the ethical requirements of the Certified Financial

Planning (CFP) Board. Please refer to www.fpsb.ie and www.sfpi.ie for further information.

Our Values

The core value of our firm is to act in our client's best interest. We look to build long term relationships and act with honesty and integrity at all times.

Mission Statement

Our mission is to assist our clients to identify and achieve their lifestyle goals through effective management of their finances.

Smart Finance

Bawntaaffe,
Monasterboice,
Drogheda,
Co. Louth.

T: +353 41 98 46799

T: +353 87 8144104

e: pat@smartfinance.ie

w: www.smartfinance.ie

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