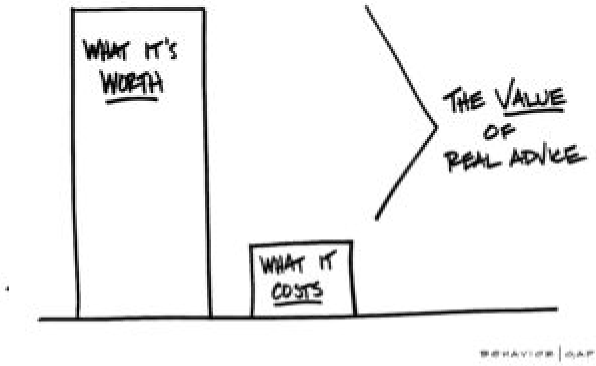
World Financial Planning Day:

On Wednesday, 8th October 2025, we mark World Financial Planning Day, an annual initiative highlighting the tangible difference that professional financial guidance makes to people's lives, while encouraging individuals and families to pause and consider whether their current financial approach truly serves their long-term interests.

The Evidence: What Professional Financial Planning Delivers



While the value of what we deliver as Financial Planners is obvious to us, it's maybe not that obvious to the general public and hence the reason for posting this article. Research studies quantify the value of working with a Certified Financial Planner (CFP®) professional, measuring financial returns and assessing life outcomes.

Vanguard's Advisor's Alpha® research demonstrates that advisors can add up to 3% annually in net returns through disciplined application of proven practices, such as behavioural coaching, tax-efficient investing & retirement planning, strategic asset location and portfolio rebalancing.

FPSB Ireland's 2023 Value of Financial Planning research, surveying 1,000 Irish consumers, reveals the human impact. Clients working with CFP professionals score 74 on the Value of Financial Planning Index compared to 65 for unadvised individuals, a meaningful gap translating into reduced anxiety and greater certainty. Additionally, 80% agree that financial planning helps fulfil life dreams.

The Opportunity Before You

World Financial Planning Day represents an invitation to assess your financial trajectory, in an informative and transparent way. Professional planning shifts your financial life from being reactive and behind the curve to being active and in control, from fragmented to integrated, from uncertain to structured.

Certified Financial Planners in Ireland operate under the FPSB Ireland Professional Code, establishing strict requirements around integrity, competence, confidentiality, and client-first obligation. This framework provides assurance beyond what general financial advisers offer.

For most Irish families navigating pension complexity, tax optimisation, wealth transfer, and increasingly volatile economic conditions, the question isn't whether professional planning adds value, the evidence confirms it does. The question is whether you'll access that value or continue to DIY and managing your finances alone, uncertain whether you're making optimal decisions or adequately protecting what you've built.

Value of Financial Planning

People who work with a CFP® professional say they are better off

FPSB® Value of Financial Planning Index™ measures the impact of financial planning on the lives of clients, with scores ranging from 0 to 100.

Experience a higher quality of life:

Feel better about their health, connection, purpose and life satisfaction

CFP professional advised	74
Other advised	68
Unadvised	65

More satisfied with their financial situation:

Feel better about their spending capability, personal financial risk management, and overall wealth

CFP professional advised	74
Other advised	66
Unadvised	58

Greater financial confidence:

Feel more confident about their financial security and ability to achieve their personal financial goals

CFP professional advised	72
Other advised	67
Unadvised	59

Better experience with the financial planning process:

Feel more optimistic about meeting their financial needs and achieving financial gains

CFP professional advised	79
Other advised	76
Unadvised	N/A

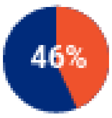
Top 5 benefits of working with a financial planner reported by clients

1. Improved financial wellbeing and peace of mind
2. Help to explain and simplify financial matters
3. Better financial decision-making confidence
4. Improved financial freedom and control
5. Help to establish and achieve goals

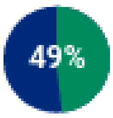
CFP professionals unlock benefits beyond money

96% of clients trust CFP professionals to act in their best interests

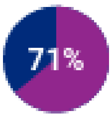
Financial planning is a top priority for Gen Y



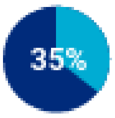
have or expect to come into an inheritance or major financial support in coming years



likely to start receiving this within the next 10 years, with 72% estimating this to be above €50K



of unadvised Gen Y would consider paying for financial advice



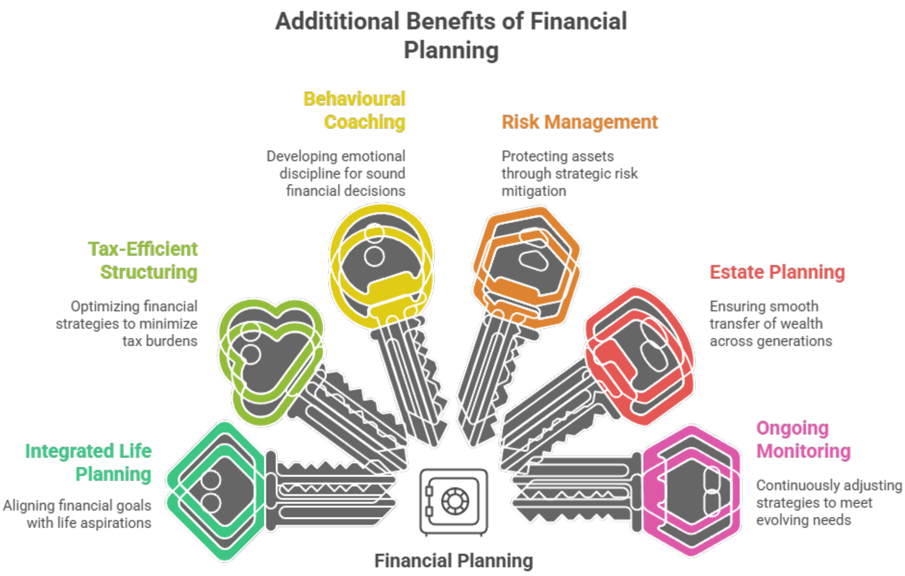
have never engaged with a financial planner but would consider it, with 47% of those looking to start within the next 3 years, and 82% within the next 10 years

Additional Benefits of Financial Planning

Integrated Life Planning and Cashflow Modelling
Certified Financial Planners build comprehensive models that stress-test your financial future under various scenarios. "**What happens if**" … you retire at 62 instead of 65? If property values decline? If healthcare costs increase? If we Right-size the family home? Pension contributions versus mortgage overpayments, or balancing current lifestyle against future security, this scenario analysis proves invaluable.

Tax-Efficient Structuring
Irish tax complexity demands expertise, so when you have a CFP in your corner, s/he always considers the interconnected levers between Income Tax, USC, PRSI, CGT, DIRT, CAT, VAT, Stamp Duty, before guiding you on the most suitable path to secure your Financial Freedom.

Behavioural Coaching and Emotional Discipline
Market volatility and emotional decision-making destroy more wealth than poor investment selection. Vanguard identifies behavioural coaching as the single largest source of advisory value, potentially worth up to 2% annually. Behavioural coaching can and does prevent costly mistakes during market extremes, primarily around **Selling Cheap** during or after a crash and **Buying High** during or after a rally. A qualified advisor provides rational counterweight when panic threatens to derail your long-term strategy.



Risk Management and Protection
Life assurance, serious illness cover, income protection, keyperson/partnership protection, co-directors insurance all require calibration to your specific circumstances and existing financial resilience. Too little coverage exposes your family or business to catastrophic consequences; too much diverts resources from other productive uses or lifestyle choices.

Estate Planning and Intergenerational Transfer
For families with accumulated wealth or business interests, coordinating wills, trusts, various reliefs and Revenue approved strategies requires specialist knowledge. Capital acquisitions tax, with thresholds of just €400,000 for children and a 33% rate above that, catches many Irish families unprepared. Proper planning can save hundreds of thousands whilst ensuring wealth transfers align with your intentions.

Ongoing Monitoring and Course Correction
Financial plans aren't static. In Ireland, where regulatory changes occur frequently, from pension thresholds to tax reliefs to property-related legislation, systematic monitoring ensures your plan remains relevant. This ongoing partnership needs adapting as life changes: careers evolve, children arrive, health issues emerge, inheritances materialise. At Lifestyle Financial Planners, we refer to this as the changes to "Our World", "Your World" and "The World"

If you would like to put your financial house in order, then please get in touch. Email info@lifestylefinancialplanners.ie or call 096-75951 to reserve your complimentary **Discovery Meeting**.