Why Expert Financial Planning Outperforms DIY Every Time!

Financial Planning integrates your life goals, family circumstances, business interests and resources into a coherent strategy. A Financial Planner acts as your long-term **Financial Project Manager**, coordinating many individual areas of financial planning into one coherent plan.

Research consistently demonstrates that advised individuals make much more efficient use of their resources and achieve better outcomes, here's why.

Cashflow Modelling and Stress Testing "Can I afford to retire?" is impossible to answer without modelling. Using sophistic Financial Planning software, we can project lifetime income and expenditure under different scenarios such as early retirement, market crashes, long-term care costs, supporting children, reduced/increased State pension. This not only reduces unwanted stress but converts anxiety into quantified probabilities and confusion into clarity

Mortgage and Debt Strategy Whether to overpay versus invest, how to Get Cute With Your Mortgage Repayments, equity release considerations in retirement, debt consolidation analysis. Many clients carry mortgage and investment debt simultaneously without considering the optimal balance or sequencing.

Objective Decision Framework Personal money decisions carry emotional weight. Selling the family home, supporting a struggling child, retiring early, or reducing work. A planner provides an objective framework, running the numbers, stress-testing scenarios so decisions are made with clear understanding of trade-offs rather than guilt or fear.

Legislative Changes Management Irish financial legislation changes regularly from pension rules, tax reliefs, investment regulations, estate planning provisions. We refer to this as changes to "Our World, Your World, The World". A planner monitors these changes and proactively adjusts your strategy, ensuring you don't lose benefits or violate new rules through inaction.

Intergenerational Wealth Transfer Supporting adult children, whether for house deposits, education or emergencies, without jeopardising your own financial security requires careful planning. A planner models the impact of different gifting & inheriting strategies, use of small gift exemptions, and timing considerations.

Efficient Use of the Irish Tax System Pension choice and funding levels, PRSA vs Occupational, AVCs, the timing of crystallisation, CGT management, Section 72/73 CGT Relief strategies, CAT planning, Annual Gift Tax Exemption usage, ***can quietly cost six figures over a lifetime if you get these wrong.*** A planner ensures reliefs, exemptions and allowances are used systematically and in the right sequence, within Revenue rules.

Taxation of various investments Different investments are taxed, well, you guessed it, differently. Investment Tax @ 41%, DIRT Tax @ 33%, CGT Tax @ 33%, Corporate Investments @ 25%, Income Tax Investments @ 20%, Pension Investment Growth @ 0%. See link here to full article.

Joined-Up Protection Many families accumulate a jumble of policies over the years, some duplicated, others obsolete, structured incorrectly. A planner consolidates this into a coherent protection strategy around income, family, key people and shareholders to ensure your premiums remain competitive and tax efficiently structured.

Business Protection For professionals, business owners and company directors, business protection structures such as Partnership Insurance, Co-Directors/Corporate Co-Directors Insurance and Keyperson Protection are essential tools to ensuring business continuity when the unexpected occurs.

Pension Consolidation and Architecture Multiple pension pots from different employments often mean duplicated charges, inconsistent investment strategies, and administrative confusion. A planner evaluates which schemes to consolidate, which to retain, and how to structure contributions across personal and company pensions for optimal tax relief, flexibility and drawdown.

Retirement Options One of the biggest decisions you'll most likely ever have to make. Approaching retirement, you'll not want to make a mistake here around maximising Tax-Free Lump Sums, comparing ARF's to Annuities, DB Transfer Values, last-minute AVC's, Open Market Annuity Options, Integrating Redundancy with Retirement Options and much more.

Appropriate Risk, Properly Diversified Left alone, many people either sit in cash for decades or chase "the latest thing" they've seen online. A planner builds an evidence-based, diversified portfolios aligned with your capacity for loss, attitude to risk and your time horizon, not with the headlines of this morning's news.

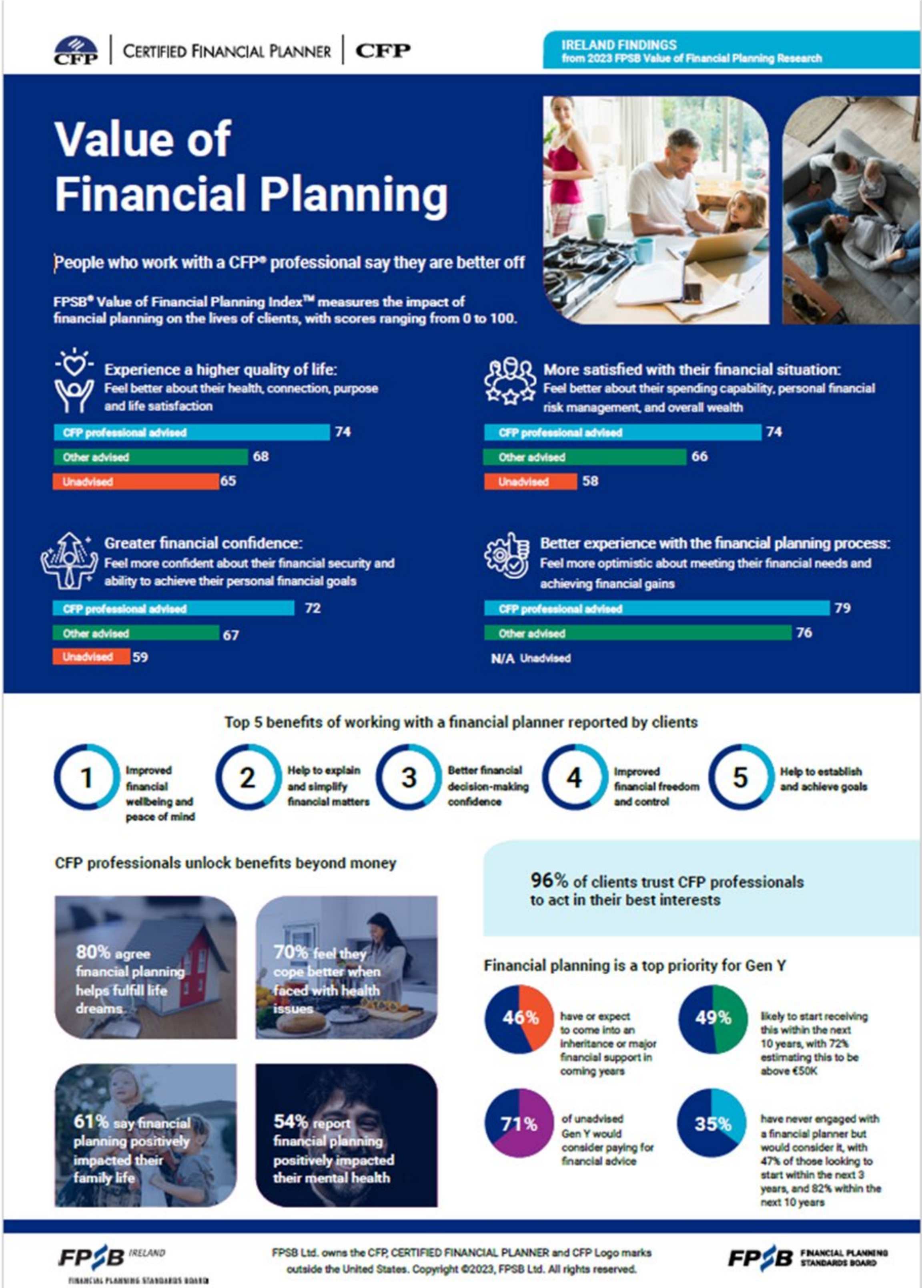
Investment v Investor Returns Empirical research evidence shows that there's a 2.84% per annum (9.65% v 6.81%) differential between investment returns and investor returns over a 30-year period. That's €1,588,000 v €722,000 or in other words, ***an €866,000 penalty for not sticking with the plan*** by going it alone and second guessing the market.

Behavioural Discipline Through Volatility Research from Vanguard demonstrates that the largest component of adviser value comes from behavioural coaching, in other words, keeping you invested through market downturns, preventing panic selling, stopping performance-chasing and maintaining systematic rebalancing. These behaviours are simple to understand but difficult to execute when emotions run high.

Investment Cost Management Unnecessary costs, high fund charges, platform fees, trading costs, tax drag, all conspire to compound against you. A planner constructs efficient portfolios, negotiates institutional pricing where available, and ensures you're not paying for complexity you don't need.

Years of Study Professional financial planning requires substantial technical expertise. Most QFA's & CFP® professionals hold relevant degrees, complete rigorous certification programmes, and commit to ongoing continuing professional development, monitoring legislative changes, tax updates, product evolution and market developments. This depth of specialised knowledge, maintained across decades, ensures strategies remain current, compliant and optimised within Ireland's evolving regulatory and tax landscape, for your benefit. Or, you could do it yourself!

Vast Range of Advice Areas In summary it would be nigh on impossible to cover all the areas we advise and add value to, areas such as Redundancy Tax-Free Lump sums, Pension Adjustment Orders, Fair Deal Scheme Guidance notes, UK State Pension Buyback, Business Exit Strategies, Multi-Generational Planning, issues with Co-Habiting Couples, Educational Funding, Overseas Pension Transfers, Protecting Your Income, Inheritance Tax Planning, Auto Enrolment, and probably most importantly of all, **partnering with you** during regular reviews to ensure your Financial Plan remains relevant as your circumstances evolve.



The Financial Planning Standards Board's research shows that people working with CFP® professionals consistently report higher financial wellbeing, greater confidence about achieving life goals, a stronger sense of control, and materially lower money-related stress.

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**.