



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 sophisticated 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.





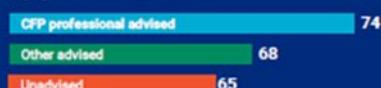
Value of Financial Planning

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

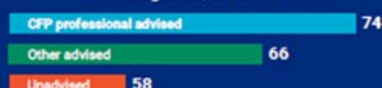
FPSB® Value of Financial Planning Index™ measures the impact of financial planning on the lives of clients, with scores ranging from 0 to 100.



Experience a higher quality of life:
Feel better about their health, connection, purpose and life satisfaction



More satisfied with their financial situation:
Feel better about their spending capability, personal financial risk management, and overall wealth



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



Better experience with the financial planning process:
Feel more optimistic about meeting their financial needs and achieving financial gains



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

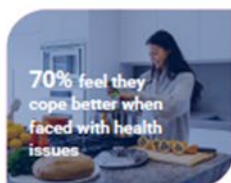


5 Help to establish and achieve goals

CFP professionals unlock benefits beyond money



80% agree financial planning helps fulfill life dreams



70% feel they cope better when faced with health issues



61% say financial planning positively impacted their family life



54% report financial planning positively impacted their mental health

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

Financial planning is a top priority for Gen Y



46% have or expect to come into an inheritance or major financial support in coming years



49% likely to start receiving this within the next 10 years, with 72% estimating this to be above €50K



71% of unadvised Gen Y would consider paying for financial advice



35% 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

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](#).

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