



***FOR ALL YOUR FINANCIAL PLANNING NEEDS***

*Part of the Peevers Slye Cotter Group*

*Professional Audit and Accountancy*

*Tailored Business Advisory Service*

*Company Secretarial Service*

*Taxation Service*

*Personal Wealth Management*

# INDEPENDENT BROKER – BEST ADVICE

At PSC Wealth Plus we offer our clients a new and innovative approach to Financial Planning. We provide a highly personalised service and offer a unique approach to meeting your individual financial planning needs. We strive to develop a lifelong partnership with our clients and provide assistance in all aspects of financial planning at the various stages in life.

We commit to saving you money in all possible areas of financial planning and to ensuring that you are receiving value for money in all of your financial dealings.

Our team of financial consultants take pride in delivering exceptional products to our clients, having evaluated all options available on the market. As independent brokers we in the opportune position to provide unbiased recommendations and ensure that our clients are receiving the best possible advice. Our independence is a distinctive advantage for our clients who gain access to a wide variety of products and product providers in the market place, secure in the knowledge that they are receiving equable and unprejudiced advice, customised to meet their individual requirements.



# PRODUCTS & SERVICES WE PROVIDE

## ❖ Pension Services

Pension provision is one of the most vital areas of financial planning and is an area that we can help you address in a realistic and affordable manner. Pension contributions are tax deductible at your marginal rate of tax and relief may also be available against PRSI and Levies.

Pension investment need not be risky, you can select from a range of fund options, from guaranteed/low risk funds to medium/high-risk funds. The choice of pension arrangement and type of fund depends on your individual needs and what you want to achieve with your money.

Types of Pensions provided through PSC Wealth Plus:

- Self-Employed
- Company Director
- Employee Pensions
- Group Schemes / PRSA's

## ❖ Investment Product

Whether you have a small or large sum to invest, there are a wide variety of investment options open to you.

You can choose from 100% Guaranteed funds, medium risk Managed Funds, Property Investments to Stock Market Investments.

On discussion with you we will ascertain what level of risk you wish to take with your investment, what type of return you want to achieve, the term of investment you are comfortable with and how much access you want to your funds over this term.

Once the overall assessment is complete we will provide you with a selection of investment options to choose from and will work with you to ensure that the option chosen fully meets your individual requirements.

## ❖ Mortgages

Whether you are a first time buyer, interested in switching your mortgage, trading up or investing in property, the process of attaining a mortgage can be a cumbersome process and it is often difficult to ascertain who is offering you the best deal.

We deal with 12 different lenders. We search the market to decipher who is offering the best rates, terms and conditions to satisfy your mortgage requirement. We deal with the lender on your behalf and endeavour to make the application process as straightforward as possible for our clients.

Not all lenders offer the same rates or products and that's where we aim to be of assistance by finding you the best deal on offer in the marketplace.

## ❖ Mortgage Repayment Protection

Mortgage Repayment Protection is an insurance product, which is designed to meet your mortgage repayments in the event that you are out of work due to Accident, Sickness or Involuntary Unemployment. The monthly premium depends on the amount and duration of the cover you choose and is relatively inexpensive cover.

## ❖ Regular Savings & Deposit Options

Rates offered for savings and deposits can vary significantly between providers. Rates vary further depending on the access you require to your money and the length of time you wish to keep the money on deposit for.

Regardless of the amount you wish to save or for how long, you should seek the best possible rate of return for your savings. We can ensure that your savings are working for you by selecting the rate and term that best meets your needs and the provider that gives you the best value for money.

## ❖ Life Insurance & Critical Illness Cover

Life Insurance & Critical Illness Cover are essential insurances policies to have, especially when you have a mortgage or family. How much life cover you need depends on your own personal circumstances and is determined by the provisions you would like to have in place if you were to die prematurely.

This is an area where costs can vary significantly from provider to provider for similar levels of cover. The cost of life insurance has fallen in recent years and as a result you should review your life cover on a regular basis as you could be paying more than you need to be.

As Independent brokers we deal with all the major providers of life insurance in the Irish Market and as such can shop around on your behalf and advise you of the most competitive option for your chosen level of cover.

## ❖ Income Protection

Income Protection offers financial security for you and your family if you are unfortunate enough to be out of work due to an illness or accident. You pay a monthly premium, determined by your occupation and health status and should you ever need it, the policy provides you with a regular income for the duration of your illness, injury or disability or until you return to work or until retirement.

Consider a 33 year old who is earning €45,000 per annum. That individual will earn a further €2,075,021 by retirement at age 65. Your Income is your greatest asset and is worth protecting.

The premiums are affordable and Tax Efficient as premiums qualify for tax relief at your marginal rate of tax.

Income Protection is also available for Company Directors & Key Employees where the Company/Employer pays the premium, which qualifies for tax relief as a tax deductible business expense. The plan does not attract tax or BIK for the employee so it seen as a very attractive incentive.

## ❖ Private Health Insurance

As a result of new providers entering the Private Health Insurance market, it is worthwhile to look at the cover you have in place and see if there is a more competitive option available to you.

We can provide you with a full comparison of benefits so you can clearly identify which is the product best suited to your needs.

## ❖ Business Protection

There are 3 main types of Business Protection available to your business:

**Keyperson Insurance:** With Keyperson cover, following the death of a leading member of staff a cash sum is paid out to the company to help cover the business costs caused by their death.

**Co-Directors Insurance:** This cover ensures that when a company director dies, the funds are immediately available to the other shareholders to purchase the deceased Directors shareholding.

**Partnership Insurance:** This allows Partners to decide and plan in advance what they would do in the event of any of their deaths and to place a monetary value of their share of the Partnership.

## ❖ Succession Planning

Good succession planning is key to avoiding hardship and expense for surviving family members.

There are various tax structures and laws that you can take advantage of when making a will to ensure that your estate is distributed to your dependents in as tax efficient manner as possible.

*PSC Taxation Services* are our in house taxation experts and whether you are passing on your business or personal wealth, our Taxation Consultants Francis Moriarty and Carmel O'Brien would be delighted to meet with you and discuss the options available to you to ensure that all necessary provisions are in place to reduce exposure to capital taxes.

## PSC WEALTH PLUS CLIENTS:

To become a client of PSC Wealth Plus we will require the following information from you

- Proof of Id – Passport /Drivers License
- Proof of Address – recent utility bill
- A signed copy of our Terms of Business Letter
- Completed Fact Find Document

Once you have become a PSC Wealth Plus client, we hope that this marks the beginning of a long and beneficial relationship.

We commit to providing you with an excellent and professional level of service. We are dedicated to providing you with a comprehensive and honest service. We believe in acting only in the best interests of our clients thus ensuring that the relationship we build is based on sincerity and transparency, to be maintained over your lifetime.

We look forward to working with you, to further your financial aspirations.

### FEES

Some of the products we recommend may result in us being paid a commission by the product provider, the amount of which will be disclosed to you. In relation to the mortgage business, we have an agreement with our mortgage providers to be paid commission of .5% on any mortgage introduced to them, thus covering our fee for arranging the mortgage.

We can agree a flat fee based on the number of hours work, with you at the outset of our relationship. For this fee we will undertake a full review of your financial affairs and we will source the right product(s)/services to fulfil your needs. This fee can be waived when the fee paid by the provider we select to place your business with, adequately covers our time.

## OTHER SERVICES PROVIDED BY *THE PEEVERS SLYE COTTER GROUP*



### *Audit & Accountancy*

We view our Audit and Accountancy functions as being an integral part of your business management, providing valuable business information to help you manage and grow your business with our help.

#### **Our professional team will:**

- Deliver a prompt personal service tailored to your needs
- Provide an accurate 'snapshot' of your business
- Ensure you are properly represented to Government bodies such as Revenue Commissioners and Companies Registration Office
- Ensure you are properly prepared and presented to external organisations such as Banks, Financial Institutions or potential investors.
- Provide ancillary functions as required such as:
  - Bookkeeping
  - Audit
  - Internal audits and system analysis
  - Grant Applications
  - Due diligence for acquisition or disposals

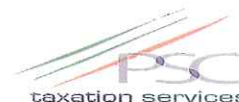


### *Company Secretarial Services*

The raft of recent legislation has created onerous obligations on company directors and secretaries. PSC Company Secretarial provides an extensive and inclusive range of services including:

- |                                   |  |
|-----------------------------------|--|
| - Company Formation               | - Change in Registered Office / Registered Office Facilities |
| - Filing of Statutory Returns     | - Provision of Company Seal                                  |
| - Registration of Business Name   | - Maintaining & Updating Statutory Registers                 |
| - Change in Director or Secretary | - Share Issuing / Transfer                                   |

Compliance with annual return requirements is an absolute necessity to avoid penalties & prosecutions and to avail of the audit exemption provisions.



### *Taxation Services*

PSC Taxation Services advises clients on the most effective ways of structuring their business and personal affairs from a taxation perspective. We are highly experienced in all aspects of Irish Taxation and maintain a thorough understanding of business and industry issues. This allows us to develop tax planning strategies and ideas to help add value.

#### **We provide services in the following taxation areas**

- Private Client Services (including gift / inheritance tax planning)
- Property Transactions (including VAT, Stamp Duty etc.)
- Business Start-Ups
- Company & Group Reorganisations
- International Issues
- Tax Based Property Incentives
- Employer Related Tax Issues

PSC Taxation Services are up to date with all aspects of tax legislation. We are available to offer confidential consultancy services and advice.

**Should you require information on any of the above services, please contact us on 066 712 6333.**



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*PSC Wealth Plus Ltd is regulated by the Financial Regulator as a Multi Agency Intermediary and as a Mortgage Intermediary.*