

M^cCARNEY FINANCIAL SERVICES

Financial Planning Review



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The purpose of completing this Financial Planning Review is to ensure that the recommendations suggested are tailored to your personal requirements. We request that you help us to provide the most appropriate advice by providing us with details about you and your family. This document will be the basis for our recommendations.

Financial Planning Review:

You & Your Family:					
SELF:			PARTNER:		
Name: Mr/Mrs/Ms.			Name: Mr/Mrs/Ms.		
Telephone:			Telephone:		
Email Address:			Email Address:		
Date of Birth:		Smoker: Y / N	Date of Birth:		Smoker: Y / N
Single / Married/ Widowed/ Other:			Single / Married/ Widowed/ Other:		
Address:			Address:		
Are you – Home owner / Renting / Living with family			Are you – Home owner / Renting / Living with family		
No of Dependants:	Ages: / / / /		Do you pay maintenance, if yes amount per month?		
Your Occupation:					
SELF:			PARTNER:		
Occupation:			Occupation:		
Employer:			Employer:		
Address:			Address:		
Permanent: Y / N	Full time: Y / N		Permanent: Y / N	Full time: Y / N	
Pensionable: Y / N	Subject to contract: Y / N		Pensionable: Y / N	Subject to contract: Y / N	
Basic Annual Income: €			Basic Annual Income: €		
Overtime: €	Guaranteed: Y / N		Overtime: €	Guaranteed: Y / N	
Bonus / Commission: €	Guaranteed: Y / N		Bonus / Commission: €	Guaranteed: Y / N	
Total Annual Income: €			Total Annual Income: €		
Credit History:					
Do you anticipate any issues arising in relation to your credit history? Yes / No - if yes please explain below					
Existing Protection Policies:					
	Provider/policy no	Self	Partner	Children's cover	Premium
Mortgage Protection:					
Serious Illness Cover					
Personal Life Cover					
Income protection					
Death in service benefit					
Do you have any medical history that may affect the underwriting of any new protection policy? YES/NO					
if yes, please provide details:					

Mortgages & Loans:

	Lender	Value	Loan Outstanding	Payment	Term Remaining	Interest rate	Property Type	Rental Income ?
Mortgage		€	€	€				
Mortgage		€	€	€				
Loans		€	€	€				
Loans								
Credit Union		€	€	€				
Visa / Credit Cards		€	€	€				

Pension / Retirement planning:

Customers can change employment from time to time throughout their lifetime, if you have changed jobs or think you may have old or paid up pensions with previous employer(s), please note the details here. These are known as preserved pensions and depending on your age you may be able to access these pensions funds immediately;

Previous employer(s) –

Approximate Dates of Service -

Retirement planning:

- Do you have any personal pension plans or PRSA's? **YES / NO**
- Do you have any preserved benefit from a previous occupation? **YES / NO**
- Are you currently in a company pension scheme? **YES / NO**,
If yes, what type of scheme, Defined benefit/contribution?
- At what age would you like to have the option of accessing your pension benefits? _____
- If you retired tomorrow what percentage of earning would you like to enjoy _____ %
- Are you interested in exploring the options available to you with regards to your current pension arrangements or preserved benefits? **YES / NO**

Savings & Investment:

Regular / lump sum Savings	Contribution	Frequency	Current Balance	Average over last 6 months
Current account	€		€	€
Savings Account	€		€	€
Credit union / other	€		€	€

Investment experience/attitude to risk:

Sustainability Preferences;

Do you have any preferences regarding sustainability, please specify;

In your opinion, what is your attitude to risk?

- (A) **Risk adverse** eg, fixed rate deposits, cash funds, funds with guaranteed rate of return,
- (B) **Risk neutral** eg, balanced funds, managed funds, structured products or
- (C) **Risk seeking** eg, Equity based funds, tracker bonds, stocks and shares?

(completing the attached risk assessment questionnaire would be useful in assessing your risk profile)

