Financial Planning Service

Appointment card

Cornmarket

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Financial Planning Service

This service provides you with the ideal opportunity to prioritise the areas of your finance that need attention, using the specialist financial knowledge of your local consultant. They will also help you build a plan for your future and show you how to be smarter with your spending.

Your consultant will:

Tax & payslip analysis	Check that you're on the correct point of the Salary Scale, and assess if you are receiving the correct tax credits and rate bands appropriate for you.
Your pension, your retirement	Explain what your pension entitlements will be and how to plan for your ideal retirement.
Protecting your salary	Explain your sick pay entitlements, and show you how you can protect your salary.
Money management	Look at your Life Cover requirements, provide you with helpful advice on mortgages, budgeting, saving plans and much more.

Please note: This service is entirely complimentary. There is no obligation to take out a product or service that is recommended by your consultant but if you do, a fee may apply for certain products or services which commence within 12 months of your consultation. This will be explained by your consultant should you wish to proceed.

If you wish to cancel your appointment, please let us know at least 48 hours in advance.

Your appointment checklist

To get the most out of your appointment, we encourage you to answer the questions listed below, and bring along the documentation mentioned.

✓ Your payslip

YOUR PAYSLIP IS ESSENTIAL to assess that you are on the correct point of the Salary Scale, check taxation and credit cut-off points etc.

Do you review your payslip? Yes ☐ No ☐

Have you checked your point of scale?

Yes ☐ No ☐ Don't know ☐

✓ Life policy documentation

We will look at your life policy documents to check that you're adequately covered and to assess if you could potentially reduce your premium.

Who is your cover with?

Bank ☐ Insurance Co. Direct ☐

Broker ☐

✓ General and health insurance details

Bring along your insurance documentation, and your consultant will assess if there is a better plan available to you, at a better price.

Car Insurance:

Group Scheme ☐ Other ☐ None ☐

Home Insurance:

Group Scheme ☐ Other ☐ None ☐

Who is your Health Insurance with?

VHI ☐ Laya ☐

Irish Life Health ☐ None ☐

✓ Pension review

When did you join/rejoin your pension Scheme?

- Pre 5th April 1995 ☐
- 5th April 1995 - 31st March 2004 ☐
- 1st April 2004 - 31st Dec 2012 ☐
- Post 1st Jan 2013 ☐

✓ Tax documents

Bring along a copy of your P60 and recent tax credit certificates to ensure that you are benefiting from all possible tax allowances i.e. claiming medical expenses, tuition fees, etc.

Do you do an annual tax return? Yes ☐ No ☐

✓ Savings details

These are needed if you want your consultant to review whether your existing savings plan meets your needs.

If saving, where are you saving?

Bank ☐ Post Office ☐ Other ☐

What rate of interest? ______ %

✓ Your partner's details (if applicable)

To get the best value out of your appointment, we recommend that your spouse/partner also attends, and takes along copies of their own financial documents. This means that your spouse/partner can also get the benefit of specialist advice.

For more information or to rearrange your appointment contact us on **(01) 420 0979**

No advice option

If you would prefer to take out an AVC without the benefit of Cornmarket's advice, you are welcome to do so. As no advice is provided, no consultancy fee will be charged by Cornmarket. If you wish to proceed on this basis, please ensure that you contact Cornmarket at (01) 408 4025 at least 48 hours in advance of your appointment in order to cancel.

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