



**Informed  
Decisions**

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**Create and Sustain  
Maximum Cashflow For  
The Rest Of Your Life**



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## Retirement: A Moving Goal-Post!

Congratulations, you have built a successful business and have accumulated significant assets in the process. Or perhaps you are retiring from employment with a large nest egg. The need to have a tangible plan, to build and protect your retirement income and investments has come into sharp focus for you.

You are succeeding in what researchers call the 'Accumulation' phase of your financial plan. In reality you may already be financially independent. You may already be able to fund the lifestyle you dream of for you, your family and loved-ones.

The finish-line or, 'retirement' however is a moving goal post, everyone has a different view of when and what that might look like. Unfortunately, the financial services industry promotes the idea that once you have accumulated enough money you have reached the finish line.

This could not be further from reality. What many firms fail to address for clients are the two most important financial challenges of a successful retirement; the final years of accumulation, and how you draw your retirement income over multiple decades.

As a result there are costly mistakes made and opportunities missed by many successful business owners and retirees in these two key phases of accumulation and income draw-down. We exist to help guide you in those areas.



Not only does Paddy provide me with sound council and advice, he also helped me get my plethora of old investments and pensions into great shape which gave me the confidence to leave my Corporate Executive role & to start my own business as an entrepreneur!



**Fin Goulding**

CHIEF TECHNICAL OFFICER AND FOUNDER OF FLOW ACADEMY



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## About Us

### Paddy Delaney RPA QFA APA

I believe that the vast majority of Financial advice given in Ireland is not in the best interests of the client. It was for that reason that I established Informed Decisions Financial Planning; to help business owners and retirees in the areas mentioned above. These are areas where many investors are missing major opportunities and walking into costly pit-falls. Informed Decisions is one of Ireland's only truly Independent fee-based advice firms, and proudly provides unbiased guidance to valued clients. We tell you the unvarnished truth.

We use best in class techniques, research and tools, giving you a higher probability of success. We focus on empirical data, technical knowledge and on getting a deep understanding of you and your situation. This enables us deliver better results for you over the long-run.

We help you create maximum cashflow for the rest of your life. We work with you to protect and grow your accumulation and retirement income, so that you can live your life without worrying about money.

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## Our Expertise

- ✓ Accumulation & Distributions Strategies
- ✓ ARF & Investment Structures
- ✓ Self-Administered Pension Structures
- ✓ Tax Efficient Personal & Corporate Investments
- ✓ Fee-Based Independent Guidance
- ✓ Professional & Personal Service
- ✓ Cost Effective Retirement Structures
- ✓ Technical & Tax Aspects of Financial Planning



I had been ‘advised’ for years by a traditional advisor – but I was not convinced my priorities were his priorities. I then engaged Informed Decisions. Paddy created a strategy for me so I could take the profits from my business and convert them into personal money, in a meaningful and cost-effective way. With this new plan and clarity I hope to be financially independent by my mid-to-late 50’s. I’ve joked with Paddy about this but I’m starting to visualise getting my first Porsche when our plans come to fruition!



**John Sherry**

DIRECTOR OF GARDEN ROOMS, DUBLIN

### OUR SUPPORT NETWORK

While Paddy is the client-facing advisor in the firm, he engages several experts to ensure that clients get the very best guidance across Tax, Legal, Actuarial and Technical fields.



**REGULATORY SPECIALIST**

**Paula Downey**

‘The Compliance Consultant’. With 25 years expertise as a Compliance executive, Paula helps us ensure our processes and client solutions are ahead of regulatory change, and as secure as possible.



**PROTECTION SPECIALIST**

**Nick McGowan**

Nick is one of the country’s best in sourcing protection insurance for individuals and business owners. When clients need to protect themselves, Nick ensures it is done accurately and cost effectively.



**TAX SPECIALIST**

**Barry Murphy**

Barry and Keith Coen are Directors of ETSI, a specialist Tax firm who help ensure our valued clients avoid tax mistakes, and capitalise on opportunities.



**ACTUARY**

**Tony Gilhawley**

Tony is one of Ireland’s most prominent actuaries and technical pension experts. Through his company Technical Guidance, Tony provides us with support on complex planning cases for clients

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## Benefits of Working With Informed Decisions



Real Investment Returns



Tax Efficient



Value For Money



Clarity & Confidence



Dedicated Personal Service



Stewardship & Council

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## Where We Add Value

### 20%

#### Creating Your Informed Decisions MasterPlan™

Identifying your most cherished financial goals, and creating the strategies to achieve them is the foundation of our work together.

As part of your Informed Decisions MasterPlan™ we will develop strategies and help you implement the most beneficial structures and approaches to secure your financial future

### 60%

#### Ensuring You Stick To The Plan

Successful long term accumulation and income draw-down is simple, but not easy! At times you will be tempted to do things to the detriment of your financial goals. This may be as a result of temporary market declines, or media hysteria. Our greatest value will be helping you avoid costly human behaviour, helping you stick to the plan, and achieving your financial life goals.

### 10%

#### Adapting To Legislation

Governments of various political persuasions are totally unable to resist continually tinkering with pension, investment & taxation legislation. We cannot change this but we can inform you of such tinkering. In the process we save you potentially enormous sums of unnecessary tax.

### 10%

#### Fund Selection & Rebalancing

We invest in researched, proven and secure diversified portfolios. We rebalance your portfolio on an annual basis to keep them in line with your goals. The Finance industry love to make these things complicated in the interests of charging you more. We keep these things simple and effective for you.

### 0%

#### Market Predictions

We don't do predictions. They cost you more than they make you. We have an elegant and refined investment philosophy, which we stick to it. Our clients thank us for delivering the results they need through this approach.

# 4 Pillars To Achieving Your Investment & Retirement-Income Goals

## 1 Embrace Market Pricing

The market is an effective information-processing machine. Each day, the world equity markets process billions of euro in trades between buyers and sellers - we do not need to try time the market.

All Available Information

€391.6B

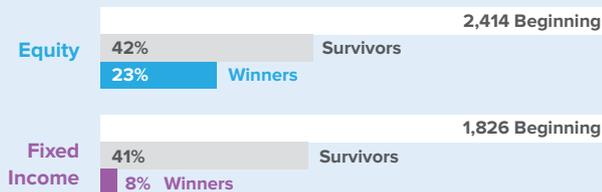
Worlds Equity Trading in 2018 (Daily Average)

Prices

## 2 Don't Try To Outguess The Market

Active Fund Managers who try to outperform through stock-picking and market timing have had little success. As evidence, in the US, less than 25% of Active Fund Managers survived and outperformed their passive benchmarks over the past 20 years. It is no different here in Ireland.

US-Domiciled Mutual Fund Performance, 1999-2018



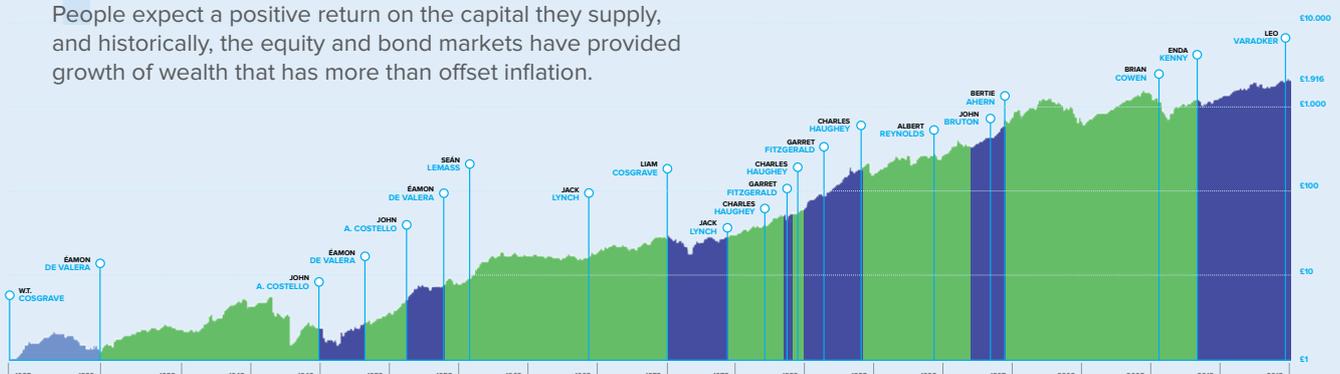
## 3 Focus on What You Can Control

We offer you advice and constant guidance to help focus on actions that actually add value, and achieve better results:

- Create an accumulation and retirement-income strategy that works for you and your portfolio
- Structure your assets to achieve tax efficiency, growth, and deliver the lifestyle you seek
- Diversify Globally in proven and secure structures
- Stick to your Informed Decisions MasterPlan™ over your life-time

## 4 Let Markets Work for Your

The financial markets have rewarded long-term investors. People expect a positive return on the capital they supply, and historically, the equity and bond markets have provided growth of wealth that has more than offset inflation.



European Equities

€1,916

Return (pa)

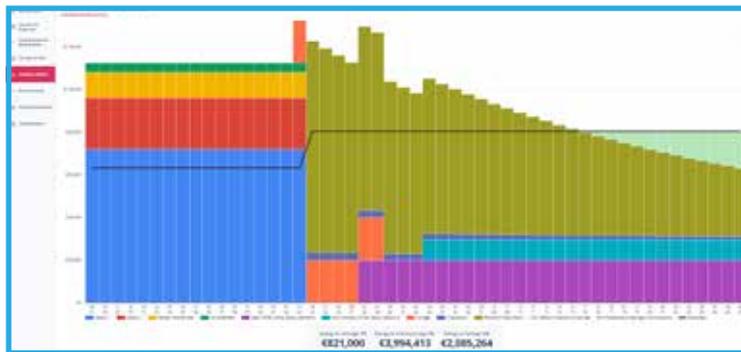
10.39%

Volatility (pa)

19.49%

# Our Toolset

While we rely on our own expertise to develop client strategies and to achieve optimum outcomes, we compliment that with selected leading-edge tools. Below is a sample of what some we use behind the scenes in helping our valued clients.



## CASHFLOW FORECASTING

Cashflow Forecasting is a very helpful and visual way for our clients to determine their future financial needs. It allows us to stress-test various approaches, and to determine the optimum approach. This is revisited each year as part of our annual review.

## SUSTAINABLE INCOME

This innovative tool allows us determine historical outcomes of accumulation and draw-down strategies. It utilises over 115 years of global research data, including local inflation, growth, life expectancy and portfolio performance. It helps us to guide clients to maximise their lifetime retirement incomes in a sustainable way.



**Informed Decisions** Paddy X 50 Yrs

**Withdrawal Policy Statement**

<b>Saved Portfolio</b> €1,000,000 Total for 40, 2020	<b>Required Income</b> Target Income: €50,000	<b>Fees</b> Total Fees: €1,500 each year
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**Snapshot**  
For more cover through analysis to test your plan in a wide range of scenarios. For a snapshot of the results below:

<b>Success Rate</b> 90%	<b>Legacy</b> €345.8k
<b>Longevity</b> 90 years of life	<b>Lifetime Income</b> €1.56m

## FUND ANALYSIS & DESIGN

There are very few tools which allow accurate and unbiased fund and investment analysis. This tool allows us analyse the performance of all funds available.

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# The Informed Decisions Client Care Programme

Clients come to us because of our independence, skills and our values. We work with people who value what we do and how we do it. The relationships we have with clients are mutually beneficial and cherished. We are deliberate in working with a select number of valued clients. Below is a sense of the service you receive when we work together.



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## Annual Planning Meeting With Your Adviser Including

- Re-evaluation of your goals, objectives and drivers
- Full update on your life over the previous 12 months
- Complete review of your Financial Forecast
- Adjustments to your portfolio to ensure integrity & alignment with your long-term goals
- Rebalancing of portfolio back to agreed investment strategy

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## Unlimited Telephone & Email Access To Your Adviser

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### The Professionals Service

- Providing strategic & financial updates to your account & any other professional advisers
- Supplying end of year taxation informations (as required)
- Recommending suitable professionals as needs arise
- Communicating clearly & openly with all of your professional advisers, to ensure consistency, clarity & focus on your desired outcomes

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### The Portfolio Construction Service

- Construction of portfolios based on scientific, academically proven methodology
- Risk profiles reviewed at key life events (e.g. retirement, inheritance etc.)
- Access to insitutional funds normally not available to individual investors

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### The Portfolio Management Service

- Online access to portfolio valuations
- Portfolio monitoring
- Annual re-balancing of portfolio to agreed financial plan investment strategy
- Written portfolio valuations on request

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### The “Remove The Hassle and Stress” Service

- Taking the complexity & hassle out of administering your financial affairs
- Helping to purge you of the endless paperwork each year
- A voice of reason to help you keep your head when all around you are losing theirs
- Empowering you to see through the relentless “financial pornography”

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### The Taxation and Planning Service

- In conjunction with your accountant & other taxation advisers

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We are currently seeking clients to provide the above services to on an on-going basis. If you wish to arrange a complimentary Initial Call with us to explore how we can help, please get in touch via contact details below and we will arrange that with pleasure.

Email: [help@informeddecisions.ie](mailto:help@informeddecisions.ie)

Phone: 041 988 8043



## Informed Decisions

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Past performance is not an indicator of future performance. You could get back less than you invest with any investment. We strongly recommend you always seek individual, and ideally independent, financial guidance before making decisions about your financial arrangements.

Informed Decisions Ltd. trading as Informed Decisions Financial Planning is pleased to be authorized and regulated by the Central Bank of Ireland. We are fully insured to provide the services for which we are authorised. We operate in line with all relevant regulation, compliance and consumer protection codes.