

# MacCourt Financial Planning Ltd.

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*'HELPING TO MEET YOUR FINANCIAL OBJECTIVES'*

## Launch of CFA System version 9.

### CFA Modules available:

- *Overall assets analysis*
- *Personal investments*
- *Model Portfolios*
- *Pensions Audit report*
- *Income from all sources*
- *Estate planning audit*
- *Life Assurance Audit*
- *Disability Insurance Audit*
- *Background information*

We are delighted to announce the launch of our new Comprehensive Financial Analysis system (CFA) version 9. Many clients will have availed of 'one-off' reports from our office in the past covering pension funding and estate planning. These reports have now been modified to make them more user friendly (greater use of colour graphs and charts).

Several new reports have also been designed (Life assurance and disability insurance adequacy; investment portfolio analysis and likely income from all sources) to provide a complete analysis of clients financial planning arrangements.

All modules are now available on one reporting system. This means that a clients financial details are collected and recorded once and all reports are produced simultaneously from the new system. The financial information is then stored for comparison in future client reviews.

Two report versions are available: a full colour printed and bound report or an e-mail version in 'Adobe Acrobat Reader' format.

Clients personal details can be completed in person or else collected by post, phone or fax. Alternatively a 'data collection' file is available in Excel spreadsheet format. Clients can input their own basic details and send by e-mail for a speedy response.

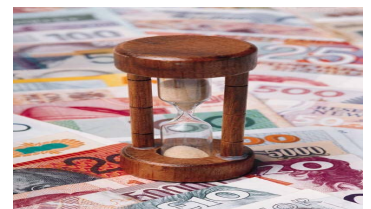


CFA: plan your retirement

## PRSA's—Employers Beware!.

For some employers, depending on what arrangements are already in place for employees, there could be significant changes in their provision of pension benefits on 15th September this year. We can provide employers with information in relation to the recent legislative changes and outline some of the pension options that are available for employers and staff. Many employers have decided

to extend existing company pension arrangements or introduce new company pension arrangements as an alternative to complying with the more onerous PRSA legislation.



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## A brief company background

Established in 1991, MacCourt Financial Planning (MCFP) now advises over 500 clients and has in excess of €45m under management .

We work on a fee or commission basis and place business with a wide range of banks, stockbrokers and investment / insurance companies. New clients are sourced by personal referral from accountants, tax consultants, solicitors and existing clients.

Our CFA reporting system, extensive market research capability and key staffs collective 50 years experience allows us to efficiently and professionally analyse and report on client requirements.



Gervase MacCourt QFA FLIA,  
Managing Director

## Best deposit rates

It appears that the downward spiral in interest rates following the introduction of the Euro may be over for the time being. Short term deposit rates have fallen as low as 2.5% but some banks will offer slightly better rates. Unusually, longer term deposits do not currently offer a substantial premium. Most clients are happy to leave their funds short term in the expectation of rate

increases later this year or early next year. A full range of deposit options is available on our latest deposit rate-sheet.

Anglo Irish Bank are particularly competitive at present, offering 2.75% on 7 days notice for €2,500 or more.



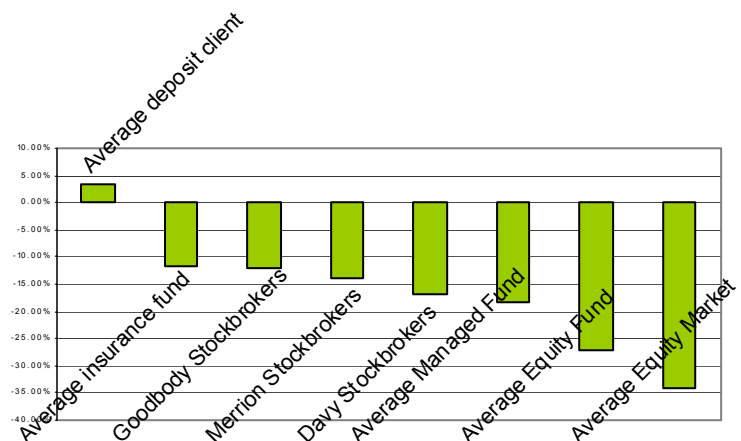
## Is now the time for trackers?

As stockmarkets have fallen dramatically in recent years, most investors are asking 'how long can this continue?'. The answer is that nobody really knows if the recovery is going to happen tomorrow, later this year or in three years time. What we can say with cer-

tainty is that there is better value for money in the markets than there has been for some time. Perhaps now is the time to consider a tracker bond that guarantees your capital and gives some or all of the upside in the markets over a period of years.

## 2002 market losses, MacCourt clients fared comparatively well

The losses experienced in the very difficult equity markets of 2002 were substantial at more than 30% in most cases, however our clients fared comparatively well as illustrated by the chart. The figures represent the average returns achieved on more than €45m of funds invested.



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