

## Summary of personal information provided by you

Report Date: 01/06/2010

### Personal details:

	Client:	Spouse/partner:
Name:	John Sample	Mary Sample
Sex:	Male	Female
Marital status:	Married	Married
Date of birth:	15/08/1952	12/05/1954
Age:	57.8	56.1
Commenced curr employment:	01/05/1978	01/06/1999
Service to date:	32.1	11.0
Personal pension or company pension evaluation required?	Company pension	

### Income details:

	John Sample	Mary Sample
Current gross PAYE salary :	€125,000	€48,000
Annual contribution to AVC's / pension from PAYE salary:	€12,000	€1,200
Net (taxable) PAYE salary:	€113,000	€46,800
Current gross rental income per year:	€35,001	
Self Employed (schedule D) income other than rental income:	€1,200	
Total taxable income:	€149,201	€46,800
Marginal tax rate:	41%	41%

Non taxable income (patents etc.)

Describe your attitude to risk on a scale of 1-10 (1= low, 10=high):	5	
Describe your investment experience (limited, good extensive etc.):	limited	
Do you require income or growth on your personal investments?	growth	
What annual rate of return do you expect from your investments?	7.00%	

## Required for personal portfolio report:

### Personal (financial) assets, capital values:

	John Sample	Mary Sample
Short term deposits	€460,000	
Long term deposits / An Post	€2,300	
Government / Corporate Bonds		
With Profit Bonds		
Tracker Bonds	€45,555	
Other capital guaranteed funds		
Managed Funds		
Ungeared Property Funds	€45,000	
Equity Funds		
Quoted equities (shares)		
Unquoted equities	€170,251	
Geared property investment		
BES / other illiquid investments	€12,000	
Total portfolio value	€735,106	

### Funds required (short term cash):

	John Sample	Mary Sample
Change of car	€10,000	
House improvements	€20,000	
Separate emergency fund	€20,000	
Other		
Totals:	€50,000	

Net funds available for long term portfolio: €685,106

Current annual savings (non pension) from salary / earnings	€40,000	€2,000
Planned annual withdrawals from investment portfolio		

Asset values held in (non pension) trust that form part of your estate: €120,000

### Assumptions made for the purpose of this report

Growth rate 1. Pers investments deposits	2%
Growth rate 2. Pers investments 6-10 yr	4%
Growth rate 3. Pers investments 11 yr &	6%

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### Required for pensions audit report:

	John Sample	Mary Sample
<b>Pension assets including retained benefits (current values):</b>		
Personal plan / PRSA cash / gov & corp bonds		
Personal / PRSA plan with profits		
Personal plan / PRSA managed	€125,000	
Personal plan / PRSA property		
Personal plan / PRSA equity / shares:		
Company pension cash gov & corp bonds	€40,000	
Company pension with profits	€358,000	
Company pension managed		
Company pension property		
Company pension equity / shares:	€3,333	
<b>Totals:</b>	<b>€526,333</b>	

### Current annual pension funding (exclusive of risk benefit costs)

<b>Total annual funding</b>	€13,200	
Planned Retirement age A	60	
Planned Retirement age B	61	
Planned Retirement age C	62	
Planned Retirement age D	63	
Special report to Ret age E to include defined benefit and State	65	
Recorded normal retirement age on existing company pension	60	
<b>Planned additional pension funding:</b>		
Additional regular annual payments:	€10,000	
Once off payments this year	€2,000	
Growth rate 1. Pension / ARF	2%	
Growth rate 2. Pension / ARF	4%	
Growth rate 3. Pension / ARF	6%	
ARF Drawdown rate assumption	4%	
ARF inflation on drawdown assumed	3%	
Input increases for pension funding	6%	
Inflation rate pre retirement:	3%	
	<b>John Sample</b>	<b>Mary Sample</b>
Defined Benefit pension entitlement in today's terms	€10,000	
Retirement age for defined benefit entitlement	60.00	-

## Required for estate valuation report:

	John Sample	Mary Sample
<b>Property assets:</b>		
Main residence	€750,000	
Main mortgage:	€25,000	
Net equity in main residence:	€725,000	
Holiday home personal:	€125,000	
Holiday home mortgage:	€10,000	
Net equity in holiday home:	€115,000	
Main home contents:	€50,000	
Holiday home contents:	€15,000	
Total contents:	€65,000	
Other property	€50,000	
Annual mortgage repayments	€35,000	
Assumed average interest cost over the remaining term	4.00%	
Other annual upkeep on property	€1,200	
Less loans on property:	€150,000	
Net equity in other property:	€80,000	
<b>Business Assets:</b>		
Value of business:	€800,000	
Less loans:		
Net value of business:	€800,000	
<b>Estimated business relief:</b>		
% applicable (adjust for non trading assets if relevant)	55.00%	
Equivalent relief:	€440,000	

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<b>Agricultural Assets</b>		<b>Farm land &amp; buildings:</b>	€120,000	
		<b>Farm Stocks &amp; machinery:</b>	€10,000	
		<b>Totals:</b>	€130,000	
<b>Estimated agricultural relief:</b>		<b>John Sample</b>		<b>Mary Sample</b>
% applicable (adjust for non trading assets if relevant)		90.00%		
<b>Equivalent relief:</b>		€117,000		
<b>Personal Assets:</b>		<b>John Sample</b>		<b>Mary Sample</b>
		<b>Cars / Antiques etc:</b>	€45,000	€20,000
		<b>Miscellaneous</b>		
<b>Total value of personal assets:</b>		€45,000		€20,000
<b>Other debts:</b>		<b>John Sample</b>		<b>Mary Sample</b>
		<b>Credit cards:</b>	€1,000	
		<b>Miscellaneous debts:</b>		
<b>Total of other debts:</b>		€1,000		
<b>Present asset values:</b>		<b>John Sample</b>		<b>Mary Sample</b>
		<b>Total assets:</b>	€4,126,440	€20,000
		<b>Total debts:</b>	€186,000	
		<b>Net value</b>	€3,940,440	€20,000
<b>Asset values on death:</b>		<b>John Sample</b>		<b>Mary Sample</b>
		<b>Total assets:</b>	€4,126,440	€20,000
		<b>Total debts:</b>	€186,000	
		<b>Net value</b>	€3,940,440	€20,000
<b>Beneficiaries of estate on own death and death of partner (second death):</b>				
<b>Name</b>	<b>Relationship</b>	<b>% of estate</b>		
John	Child	30.00%		
Mary	Child	15.00%		
Anne	Child	20.00%		
Michael	Child	35.00%		
	Child			
	Child			
		<b>Total:</b>	<b>100.0%</b>	
<b>Previous gifts since 5/12/1991</b>				
John	€2,300			
Mary	€44,444			
Anne	€44,444			
Michael	€50,000			
<b>Section 60 Life Policies:</b>		<b>John Sample</b>		<b>Mary Sample</b>
Cover on first death				
Cover on second death:		€100,000		€100,000
<b>Totals:</b>		€100,000		€100,000

## Required for life assurance adequacy report:

<b>Life assurance:</b>		<b>John Sample</b>	<b>Mary Sample</b>
Loan protection including mortgage protection own life		€50,000	
Personal policies (own life) include personal pension life		€150,000	€300,000
Death in service lump sum cover above pension fund value		€33,333	
Pension related widows/ers annual pension death in service		€5,000	
Keyman life assurance where company benefits			
Partnership insurance where own estate benefits			
Partnership insurance where business partner benefits			
<b>Totals for personal estate:</b>		€333,333	€300,000
<b>Life assurance drawdown required , annual</b>		€5,000	€25,000
<b>Life assurance drawdown inflation assumption:</b>		3%	3%
<b>How long is the life assurance income needed for (years)</b>		25	15

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Required for disability insurance adequacy report:

	John Sample	Mary Sample
<b>Critical Illness policies</b>		
Level / increasing cover	€1,000,000	
Mortgage Protection Decreasing cover		
<b>Totals:</b>	<b>€1,000,000</b>	
<b>Income continuance / Permanent Health Policies</b>		
Deferred 13 weeks, annual benefit	€30,000	€12,000
Deferred 26 weeks, annual benefit		
Deferred 52 weeks, annual benefit		
<b>Totals:</b>	<b>€30,000</b>	<b>€12,000</b>
<b>Assumed income continuance increase rate:</b>	<b>3%</b>	
<b>Disability insurance drawdown inflation assumption</b>	<b>3%</b>	<b>3%</b>
<b>Disability: assumed income available from capital</b>	<b>4%</b>	<b>4%</b>
<b>Additional disability insurance considered, annual benefit</b>		

## Required for income in retirement report:

	ARF / AMRF	Personal portfolio
<b>Specific Funds available for income report: ARF / AMRF</b>	<b>€500,000</b>	<b>€500,000</b>
	<b>income drawdown</b>	<b>income drawdown</b>
<b>For the ARF, the figure indicated is gross before tax</b>	<b>4.10%</b>	<b>3.15%</b>
<b>Composite average tax rate for ARF drawdown</b>	<b>45%</b>	

## Important additional background information

	John Sample	Mary Sample
<b>Smoker of cigarettes / cigars ? ( yes / no)</b>	no	no
<b>Referred by:</b>	Tax advisor	
<b>Any special health considerations which might affect life expectancy / availability of insurance cover?</b>	none	none
<b>Occupation</b>	Director services company	solicitor
<b>Home address:</b>		
<b>Employer's name:</b>	123 Anytown Own Company Ltd	ABC Solicitors
<b>Employer's address:</b>	22 Main Street	
<b>telephone number(s) AREA CODE IN BRACKETS</b>	01.6614800	
<b>E-mail address</b>	info@maccourt.ie	
<b>Percentage shareholding in employer:</b>	85.00%	
<b>Year end, if limited company:</b>	31-Dec-04	
<b>Is there a business buy / sell agreement in place?</b>	no	
<b>Date of last will written:</b>	16-May-88	
<b>Children's ages:</b>	15,13,4,2	
<b>Other dependent relatives</b>	Dependent Mother and father	suggest input middle name here as password
<b>Are you eligible to join a group pension scheme with reduced medical underwriting requirements?</b>	no	yes
<b>Pension scheme nomination form completed?</b>	no	no
<b>Name and address of solicitors:</b>	ABC Legal firm	
<b>Name and address of accountants:</b>	XYZ Accountants	
<b>Signature:</b>		

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