



HAVE YOU GOT A FINANCIAL PLAN FOR YOUR LIFE?

Financial Planning is the process of working with a Certified Financial Planner to develop a personal financial roadmap that is centred around achieving your financial goals.

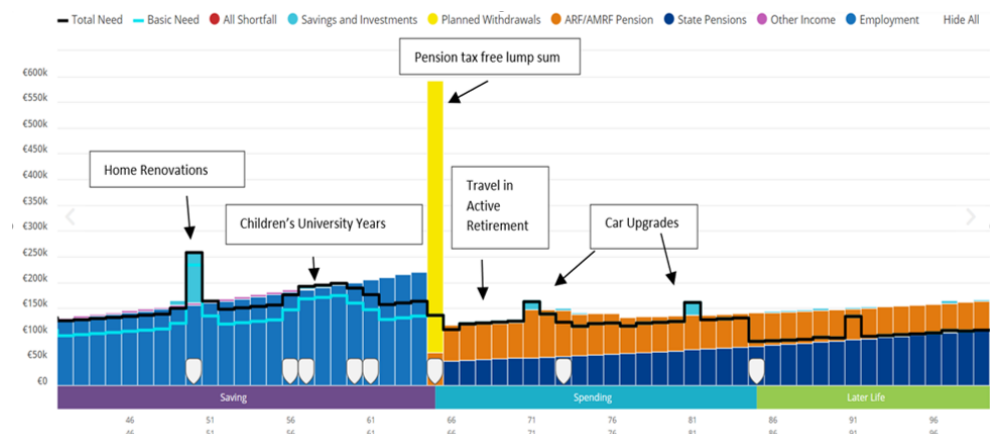
Depending on your circumstances and stage of life, typical financial goals may include:

- Education Fund for your Children
- Saving for Home Improvements or Trading Up
- Planning for Retirement
- Attaining Financial Independence
- Maximising Investments
- Estate Planning

REACHING FINANCIAL INDEPENDENCE

When you reach financial independence, you have accumulated sufficient wealth that you no longer need to work to provide an income for your future. If you do decide to work beyond this point, you will be working because you want to and not because you have to.

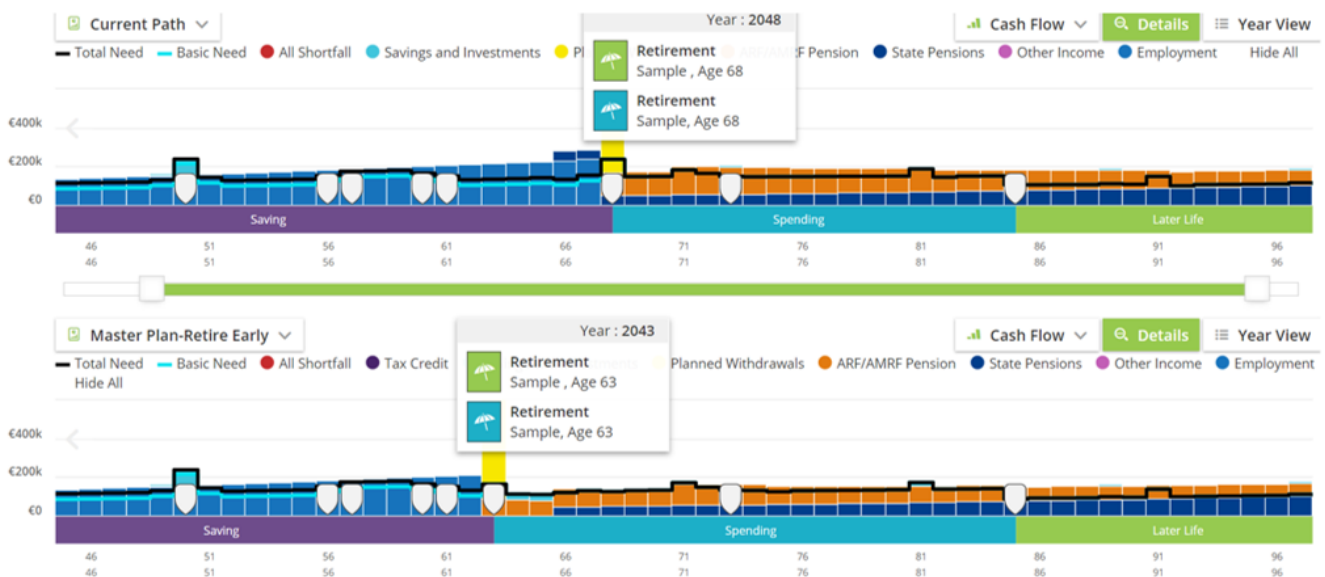
Sample personal
cashflow from
age 46 to 100



Talk to James Kane MSc, CFP® (087 1209569) today

THE FINANCIAL PLANNING PROCESS

The Financial Planning process visually shows you how we develop your plan step by step to improve the direction of your finances. Frequently, as a result, our clients are set up to build and retain more wealth – which enables them to reach financial independence sooner.



Financial Independence can differ depending on what is important to you. These are some of the questions that you need to ask before we finalise your plan.

CONTINUE TO WORK?

REDUCE MY HOURS?

MORE TIME WITH FAMILY?

TRAVEL MORE?

RELOCATE?

TRANSFER WEALTH TAX
EFFICIENTLY?

Once the plan is set up and implemented, we will meet annually to measure if the plan is on track and update it with any changes to your circumstances, goals/objectives.

STEP BY STEP



1. DISCOVERY

You complete a short Financial Questionnaire. Then we meet to begin to map out your current financial direction. We ask you to consider the aims and goals that you want to achieve over the years ahead and we build your plan out until age 100. By the end of our first meeting, we will tell you at what point you will reach financial independence by continuing to do as you are currently doing.

2. ANALYSIS AND INTERPRETATION

We begin to further understand your financial circumstances by obtaining up to date details of your pensions, investments and life policies, to see if these are currently aligned to the goals you have advised to us. We then meet again to present our findings and consider whether actions need to be taken and to ensure that you are satisfied with our interpretation of your goals.



3. IMPLEMENTATION OF PLAN

We then issue the written plan to you. You review the plan and have some time to digest the steps involved. We then meet to discuss the implementation of your plan to include any changes that may be required to your current strategy.

4. PROGRESS MEETINGS

Once your financial plan is in place, we ensure that the plan stays on track for you to reach your goals and objectives. The annual review is an opportunity to check in and update your plan with any changes & progress made.



THE PLAN INCLUDES



Retirement Planning

We help you reach Financial Independence so that you can comfortably retire knowing that your financial future is secure



Investments Review

Aligning your investments to your current risk profile to ensure that you are on the most suitable investment strategy to reach your goals and objectives



Protection Review

Review your existing cover to see if you have too much or too little cover in place to protect against illness, disability or death



Estate Planning

We help you plan the transfer of wealth to your loved ones, tax efficiently



MEET JAMES KANE – HE MAY JUST CHANGE YOUR LIFE

A Certified Financial Planner, James is our lead in creating Financial Plans for our customers. James gets a great kick out of improving people's financial position and outlook.

""It's a great feeling to know that I can make my clients more confident and relaxed about their finances."

"I recently worked with a couple who were spending a lot of money on short-term debt, but didn't have any long-term savings plans.

Their current direction had them reaching retirement in their 70s, but now they are projected to reach retirement by age 59."

Finance One Limited

8 Windsor Pl, Pembroke Street Lower, Dublin 2

[Write a review](#)

5.0 ★★★★★ 113 reviews

Philip Bogue

1 review

★★★★★ 18 hours ago **NEW**

I had a financial review with James - best thing I've ever done. I had very little knowledge of many things such as pensions, investments, income protection etc - he talked me through it all and helped me understand these terms. I now have ... [More](#)

Like



Emer Donohoe

2 reviews - 1 photo

★★★★★ 18 hours ago **NEW**

We had 3 Financial Planning meetings with James and can't thank him enough for his professionalism and knowledge. He opened our eyes to aspects of our own money we had never even considered. Being reassured by facts and figures by Finance One and James really gave us financial confidence going into 2021

Like

You can book a meeting with James on our website

Right now!

www.financeone.ie - Book a Financial Planning Meeting

Finance One Ltd is regulated by the Central Bank of Ireland

THE INFORMATION IN THIS BROCHURE IS PROVIDED FOR INFORMATION ONLY AND DOES NOT CONSTITUTE, AND SHOULD NOT BE CONSTRUED AS, INVESTMENT ADVICE OR A RECOMMENDATION TO BUY, SELL, OR OTHERWISE TRANSACT IN ANY INVESTMENT INCLUDING ANY PRODUCTS OR SERVICES OR AN INVITATION, OFFER OR SOLICITATION TO ENGAGE IN ANY INVESTMENT ACTIVITY. THE INFORMATION IS PROVIDED SOLELY ON THE BASIS THAT YOU WILL MAKE YOUR OWN INVESTMENT DECISIONS AND FINANCE ONE DOES NOT TAKE ACCOUNT OF ANY INVESTOR'S INVESTMENT OBJECTIVES, PARTICULAR NEEDS, OR FINANCIAL SITUATION. IN ADDITION, NOTHING IN THIS BROCHURE SHALL, OR IS INTENDED TO, CONSTITUTE FINANCIAL, LEGAL, ACCOUNTING OR TAX ADVICE. IT IS STRONGLY RECOMMENDED THAT YOU SEEK PROFESSIONAL INVESTMENT ADVICE BEFORE MAKING ANY INVESTMENT DECISION. ANY INVESTMENT DECISION THAT YOU MAKE SHOULD BE BASED ON AN ASSESSMENT OF YOUR RISKS IN CONSULTATION WITH YOUR INVESTMENT ADVISER.

Talk to James Kane MSc, CFP® (087 1209569) today
james@financeone.ie