



harmonics
FINANCIAL LIMITED

Attract | Retain | Transform



Our Executive Financial Planning programme is a bespoke financial planning service designed to support your key executives at every stage of their financial future and helps them take control of their financial affairs.



THE EXECUTIVE FINANCIAL PLANNING PROGRAMME INVOLVES 6 KEY STEPS

1 | CLARIFY YOUR PRESENT SITUATION

- We collect and analyse all relevant financial data such as existing assets and liabilities, tax returns, insurance policies, pension plans etc.
- This gives us a clear understanding of your financial situation.

2 | IDENTIFY YOUR GOALS AND OBJECTIVES

- We then work closely with you to identify what your goals are i.e. retiring at age 55, becoming mortgage free in 10 years.
- We then work with you to make it happen.

3 | IDENTIFY FINANCIAL BARRIERS

- We identify any financial barriers to you achieving financial independence i.e. inadequate insurance coverage, a high tax burden or poor performing investments.
- Once these barriers have been identified we can then work on removing them.

4 | RECOMMENDATIONS

- We then provide recommendations on each financial area which is amalgamated into an individualised financial plan.
- Each financial plan is a comprehensive financial report tailored to your particular circumstances.

5 | IMPLEMENT STRATEGIES

- The value of each financial plan is in its implementation.
- We work with you to action the advice given to ensure your financial goals are met.

6 | MONITOR AND REVIEW

- We recommend you review your financial plan with us every 12 months to take account of life and economic changes.
- We provide ongoing support throughout your financial future to help you stay on track.

PROGRAMME OUTCOMES

CLARITY

Clarity provided to each executive in all aspects of their finances.

BETTER PREPARED

Each executive is much better prepared for their financial future and can now make their goals a reality.

PEACE OF MIND

It helps executives to build contingency plans in case they lose their jobs through downsizing and helps protect against illness and death.

DEEPER UNDERSTANDING

Each executive now has a deeper and lasting knowledge of their own financial situation.

INTEGRATION

Each executive will now be able to distinguish between their company's retirement plan and their own financial plans and integrate both.

REFOCUSSED

It gets executives focused on what's really important to them and helps them to value their time and effort at work much more.

TESTIMONIAL



Harmonics Financials' common sense, well-structured and practical approach made it very easy for me to identify areas where my finances could be improved. They assisted me in developing a well thought through and tailored financial plan together with a simple and effective implementation tracker.

Paul Whelan, Director of Finance and Technology, O2

EMPLOYEE FINANCIAL SUPPORT

The Employee Financial Support programme supports your employees in all elements of financial planning. We provide them with an independent review of their existing financial arrangements and recommendations on how to enhance their position for the future.



THE EMPLOYEE FINANCIAL SUPPORT PROGRAMME REVIEWS 6 KEY AREAS

1 | CASH FLOW

- Family budgeting and personal cash flow projections.
- Managing net salary more effectively on a monthly basis.

2 | DEBT FREEDOM

- Review existing mortgages/debt arrangements to minimize interest payments.
- Investment property rental analysis.

3 | INVESTMENT MANAGEMENT

- Detailed review of existing investments.
- Investment strategies and tactics for achieving objectives based on age, risk, time horizon and existing savings/investments.

4 | INSURANCE PLANNING

- Review the suitability of existing life policies to ensure that sufficient cover and correct policy type in place.
- Identify opportunities to avail of tax relief on life assurance policies.

5 | RETIREMENT PROJECTIONS

- Identify desired income required at retirement and age you wish to retire.
- Review existing pension contributions to determine if they need to be increased.

6 | EDUCATION PLANNING

- Children's college fund report and monthly contribution required for each child.
- Review of savings plans appropriate to education funding.

PROGRAMME OUTCOMES

BETTER INFORMED

The employee can now make more informed financial decisions.

EMPOWERED

The employee feels empowered and more confident about their finances.

CLARITY

They now have a clearer understanding of which areas of their financial plan need to be worked on and how they can do it.

MORE FOCUSED

With a clearer picture of their financial future, the employee is more focused on achieving their financial goals.

PEACE OF MIND

The employee is less worried about their finances and therefore able to focus more on their job and career.

BETTER PREPARED

Each employee is now much better prepared for the future and various life stages.

TESTIMONIAL



I was very impressed with the simplified breakdown of what I had and needed in place. I can honestly say it was an extremely easy to follow financial review and I now feel much more comfortable with my finances and a lot more empowered going forward.

Catherine Rohan, Dell

FINANCIAL AWARENESS SEMINARS

Our on-site financial awareness seminars are tailored to the specific needs of your employees. Each seminar is presented by a Senior Financial Advisor and lasts 60 minutes. There are hundreds of seminars available on a range of topics such as Money Management, Pensions, Buying a Home, Saving for your Children's Education etc.

A SAMPLE OF SOME OF OUR SEMINARS ARE BELOW

MIX & MATCH

Hold up to 4 different seminars in any one day to enable staff and managers to attend the session that is most relevant to them.

MONEY MANAGEMENT

- How to budget more effectively each month.
- Tips on how to control your money and set clear and achievable financial goals.

BUYING A HOME

- Whether buying a home for the first or second time we advise on how much you can borrow and who has the best interest rate.
- This seminar also deals with negative equity, tax relief and whether you should rent or buy?

PENSIONS

- Make a mistake with your pension and you could end up paying for it for the rest of your life.
- We show you why you should start your pension early, how much you should be saving, what funds to invest in and how it won't end up costing you as much as you think.

HOW TO BUDGET MORE EFFECTIVELY

- Many of your staff may be facing challenges of debt or a drop in household income.
- This seminar identifies priorities in spending and helps them budget more effectively.

BUDGET

- This seminar covers the impact that the annual government budget has on people's finances.
- We explain in simple terms the effect that the budget has on your employee's monthly income and also explain their various tax relief entitlements.

SAVING AND INVESTING FOR GROWTH

- Whether your goal is to save for a deposit on a house, to supplement your pension or for your children's education, we help you choose the right savings account.
- We also go through what your risk profile is, what return you need and show you how to build your portfolio going forward.

SEMINAR OUTCOMES

BETTER UNDERSTANDING

The employee has a better understanding of each of the financial topics covered.

BETTER INFORMED

They are better informed when making financial decisions such as buying their first home or saving for retirement.

CLEARER DIRECTION

The employee has more clarity on each financial area and therefore a clearer direction for the future.

TESTIMONIAL



Thank you so much for facilitating the financial workshops for Dell. I found them very productive and I got a lot from the sessions.

Marino Redko, Dell

ONE TO ONE FINANCIAL CLINICS

Our on-site one to one financial clinics are tailored for employees who have specific financial queries they need advice and direction on.

Each session lasts c. 20 minutes and gives the employee the opportunity to clarify any issues they may have during this time.

These clinics can be provided on a standalone basis or in conjunction with our Financial Awareness Seminars.



SAMPLE OF TOPICS DISCUSSED

SWITCHING MORTGAGE	CLAIMING BACK MEDICAL EXPENSES	FINANCING A CAR	TAX ON GIFTS
COMPANY SHARE SCHEME	OVERPAYING YOUR MORTGAGE	BEST RATE FOR SAVINGS ACCOUNT	UNDERSTANDING TAX CREDITS
USING YOUR PENSION TO CLEAR YOUR MORTGAGE	SWITCHING CREDIT CARD PROVIDERS	MORTGAGE INTEREST RATES	MAKING A WILL
CHECKING YOUR CREDIT RATING	SELL OR KEEP RENTAL PROPERTY	WHERE TO INVEST LUMP SUM	BENEFIT IN KIND

CLINIC OUTCOMES

BETTER UNDERSTANDING

The employee has a better understanding of their financial situation and the different ways it can be improved/managed.

DIRECTION

They have a clearer direction of which solution will work best for them and what needs to be done.

FORESIGHT

The benefit of getting this advice is that they know in advance what the consequences of a particular action will be before they even do it.

(If the clinic necessitates a further meeting, the employee has the option of moving to the Employee Financial Support Programme)

TESTIMONIAL



This is definitely an employee benefit I (and many of my colleagues) really value. I know a lot of us have been crying out for advice.

Clare O'Donoghue, Facebook

FINANCIAL TRANSITION



One of the considerations for individuals in considering whether or not to avail of a Voluntary Severance package is “Can I afford to go?” And even after being provided with information on their redundancy package and pension entitlements, employees can still find it challenging to bring all elements of their financial situation together in a meaningful way - pension, redundancy lump sum, social welfare entitlements, managing cash flow etc.

Our financial transition programme helps your employees to make the right decision as to whether they should leave or stay with the company by giving them a clearer picture of what it means from a financial perspective. We also show them how to protect and improve their situation after they have left.

FINANCIAL TRANSITION PROGRAMME

1 | INCOME PRE AND POST LEAVING SERVICE

- Staff are provided with a model to enable them to compare their income and expenditure now and post-employment.

2 | INVESTMENT LUMP SUMS

- What to do with it and what options are open to you?

3 | LOAN REPAYMENT OPTIONS

- Should you use your lump sum to pay off your mortgage and any other debts?

4 | SOCIAL WELFARE BENEFITS

- How to claim job seekers benefit and what you are entitled to.

5 | TAX ADVICE ON LUMP SUM SEVERANCE PAYMENTS

- We advise individuals in relation to their three options (basic exemption, increased exemption and SCSB).
- We go through the figures in detail with each employee and show how their net payment figure was calculated.
- We also advise on the consequences of waiving their future tax free lump sum (which has a significant bearing on their final decision) and whether to waive it or not.

6 | PENSION OPTIONS

- We advise those leaving service what their pension options are and go through each of these with them.
- For those who choose to waive their tax free lump sum, we help them understand what impact this has on their pension fund post-employment.

PROGRAMME OUTCOMES

- INFORMED DECISION
- CONTROL OF FINANCIAL FUTURE
- MORE AWARE OF TAX AND WELFARE ENTITLEMENTS
- CONFIDENCE AND CLARITY
- SAFE-GUARDS AGAINST FUTURE FINANCIAL DIFFICULTY
- HELPS EMPLOYEES NAVIGATE THE COMPLEX OPTIONS AVAILABLE

TESTIMONIAL



I found myself in a situation where I was leaving my former employer. Harmonics Financial provided me with excellent financial advice and I find the on-going support and investment advice incredibly rewarding. It is very comforting knowing you have an experienced professional by your side.

Finbarr Lehane, Ex site Director, GlaxoSmithKline.

MY | MONEY

My|Money is a ground breaking online financial portal designed to help employees avoid financial pitfalls in their everyday lives. It gives them the opportunity to continue to benefit from over 25 years of financial expertise at a time and place of their choosing.

The expression “if I knew then what I know now” will no longer apply as My|Money bring their wealth of knowledge direct to each employees personalised online dashboard.

INSIDE THE WEBSITE

<p>LIFE EVENTS</p> <ul style="list-style-type: none"> • This section is full of helpful steps for each stage of your career. • There are hundreds of articles available on every possible financial topic from buying a house to saving for retirement. 	<p>MY SPENDING PLANNER</p> <ul style="list-style-type: none"> • Our spending planner is available for those who want access to one of the most powerful, monthly management tools available in the world. • This is a terrific resource for people who want to improve the management of their finances each month.
<p>ASK A QUESTION</p> <ul style="list-style-type: none"> • Each employee has access to the financial specialists working in Harmonics. • If they have a specific question they can email us and receive an answer from our team within 48 hours. 	<p>MY CALCULATORS</p> <ul style="list-style-type: none"> • Our calculator section offers a selection of financial calculators for working out the financial savings and costs of each financial decision.
<p>MY VIDEOS</p> <ul style="list-style-type: none"> • Our video library is where our advice comes to life. • Each month more and more videos are added which employees can view on their lunch break or from the comfort of their own home. • Each video is a call to action to take another step in gaining control of your finances. 	<p>MY BLOG</p> <ul style="list-style-type: none"> • Liam Croke is the author of five personal finance books and has written financial advice columns for most newspapers in Ireland for the past decade. • A regular also on radio and TV, Liam will keep employees up to date each week with what is going on in the financial world.
<p>MY RESOURCES</p> <ul style="list-style-type: none"> • Our resource section offers each employee a virtual library of every downloadable form they may ever need. • Whether its claiming back dental expenses or making a claim for an elderly parents nursing home fees this is your one stop shop. 	<p>MY MONEY NEWS</p> <ul style="list-style-type: none"> • The site has a regular news feed, that updates employees with the latest breaking news in the world of money.

OUTCOMES

- **REDUCED FINANCIAL STRESS**
- **INCREASED SELF-ESTEEM**
- **EMPOWERED**
- **MORE FOCUSED**
- **IMPROVED PRODUCTIVITY**
- **MORE CONFIDENT WHEN MAKING FINANCIAL DECISIONS**
- **PEACE OF MIND**
- **BETTER PREPARED**

TESTIMONIAL



I firmly believe that My|Money could be one of the best things my company has spent money on for many years.

Employee of Merck Millipore

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