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## KP Financial Services Financial Planning Specialists

### Why we do what we do

KP Financial Services was set up in 2004 to provide a Professional Financial Service to clients by providing simple solutions to complex financial planning strategies and products.

We carry out this service by advising our clients in the same way that we would like to be advised ourselves i.e. impartially, ethically and in a professional transparent manner.

We are passionate about helping people **plan** their finances and we do this by providing expert advice, which is holistic and takes account of the bigger picture. We help our clients take ownership and control of their finances, the results of which have a direct effect on the outcomes, from an adviser they can trust.

### Services you can avail of

#### Retirement Planning

It is vital that you start making provision for your future retirement and the earlier you begin the better. We can help you to do this in a tax efficient manner which is affordable to you.

#### Protection Planning

Putting a protection plan in place is one of the most unselfish things any parent can do for their family should the unforeseen happen. We will work with you to put an affordable plan in place to suit your needs.

#### Savings and Investments

It is a reality that the cost of educating children is ever increasing therefore early planning is absolutely necessary especially where there is more than one child. With interest rates at an all time low it is vital that you choose a suitable investment strategy.

#### Business Protection

We advise businesses on key person or partner/ shareholder protection because the death or serious illness of key executives or shareholders may have a detrimental impact on the on going viability of companies especially smaller firms. We can help you to plan for such events.

#### Inheritance and Tax Planning

Passing on assets needs to be given a lot of thought because with lower thresholds and higher property values it is very easy to end up with inheritance planning problems. We can help you assess the likelihood of whether or not you may have such issues in the future and how to prepare for such events.

#### Mortgages

We will help you get the best mortgage that's available for you by having access to several leading lending institutions which gives you choice and control over your finances.

### Our Core Principles

Our core principles form the basis of all advice given to our clients;

#### Integrity

Honesty & Integrity is the cornerstone of all our dealings with our clients.

#### Transparency

We will be completely open and honest in all our dealings with you including on-going charges for our service.

#### Planning

We will work with you to design your financial plan specifically to your needs and to maintain and adapt that plan as your circumstances change.

#### Solutions

We pride ourselves in providing simple solutions to what are very often very complex financial situations.

We constantly seek new and better ways to deliver top quality service to you which includes on-going after sales service. Our aim is to have a long term financial relationship with you and not just at the beginning.

## Qualifications

All advisers are both qualified and experienced and some of our advisers hold qualifications above and beyond the required standards set down by the Central Bank of Ireland. In order to maintain the high standards of our qualifications we are accountable to Educational bodies for Continuous Professional Development (CPD).

## Regulation

We are regulated by the Central Bank of Ireland which means that we can be subjected to inspection at any time and held accountable for the manner we advise our clients and how we maintain our client files and data.

The Central Bank of Ireland require that we hold Professional Indemnity Insurance of €1.5M

## Advice Process

Over the years we have honed our advice process to ensure that it measures up to the professional standards we set for ourselves and it involves a number of steps in order to make sure that happens.

### Initial Meeting

We will discuss your needs and our services and when we have agreed that you wish to proceed with our services we gather the relevant information on which to base our advice and formulate a plan.

### Preparation

We put huge emphasis on **pre-planning** therefore based on the information you give us we will conduct a forensic analysis of your existing plans before preparing a plan for you. The main reason for this is to ensure that financial contracts are not duplicated and to ensure that your finances are used to achieve the best usage of your money and resulting outcomes.

### Solutions

We will discuss your options and our solutions to ensure agreement and understanding before proceeding to implement your plan.

## Review Meeting

Our review meeting is designed to re-cap on the plan which was agreed and implemented to ensure that it has been implemented as discussed and agreed.

## How we are paid

We offer you the choice of payment either through fees or commissions. However, we find that a combination of both tends to work best for clients in terms of ensuring impartiality whilst at the same time delivering cost savings to you.

## Over to you!

Thank you for taking the time to read and understand about the services we provide and we hope it has given you a better understanding of what we can do for you.

Call us today on 087-2465312 or 051-642306

or send us an email to [info@kpfinancial.ie](mailto:info@kpfinancial.ie).

Alternatively you can call in to our office at 51 New Steet, Carrick on Suir, Co.Tipperary

See website for directions [www.kpfinancial.ie](http://www.kpfinancial.ie)

or visit our Facebook page at [www.facebook.com](http://www.facebook.com)



*"He who every morning plans the transactions of the day and follows out that plan, carries a thread that will guide him through the maze of the most busy life. But where no plan is laid, where the disposal of time is surrendered merely to chance of incidence, chaos will soon reign"*  
Victor Hugo (1802-1885)

Do you have a Financial Plan?