

# The perfect gift for every household

*Unfortunately you will not find a money tree growing in your back garden! Taking care of your home, means firstly taking care of yourself and your finances.*

## COMPLETE FINANCIAL REVIEW- FREE OF CHARGE

At RMC Financial Services Galway we offer you a free complete financial review. This review may cover one or all of the following: existing mortgages, deposit rates, investments, savings plan, life and illness cover premiums and pensions. We contact each company, with your permission, to obtain details on costs, management fees, performances, terms and conditions etc. of the policies you hold.

A full summary of the findings is then provided to the customer with our view of the current financial position and recommendations made accordingly.

We find that some of the policies are good value for money and would advise to leave in force. In other cases we have found that you may have the inappropriate cover (e.g. critical illness cover in excess of needs and life cover inadequate) and your premium may be higher than what can be currently achieved in the market place.

From our experience customers are not being made aware of the choices that are available to them from their current financial institution.

This service is offered without an obligation on the customer to complete business with RMC Financial Services Galway.

The following are the areas of services where we can provide professional and genuine sound advice.



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### Mortgage Protection Policies

Every household that has a home mortgage has one, but how many people have taken the time to review?

1. Are the premiums competitive?
2. Is the term and the level of cover in excess of current needs?
3. Is the loan still in existence? In many cases policies are not cancelled when the loan is repaid or restructured.

#### Family Protection

What level should you have and is the term appropriate? The longer the term, the higher the premium.

Is the premium for life and illness cover or is some of the premium going towards a savings element?

Are you getting the best value for your

euro?

### Pensions/Retirement Planning

Have you got one? And if not, does it make sense to have one, as this will depend on income tax

relief. Is a savings or pension plan best for you?

There is a broad assumption that if you have a pension plan in place for years it is best to leave it as is but

sometimes this is not the case as a lot of the older pension plans had very high charges and the funds invested in are no longer being managed in an active manner.

There has been an enormous amount of changes in relation to retirement planning and pensions over the past few years and now, more than ever, people need to be able to trust the advisor on what is the best course of action going forward for them.

### Savings and Deposit

We can advise you on the best deposit rates that are available and, if you wish to invest for the longer term, we have access to a large number of investments from the capital secure to the more volatile investments which offer potentially higher return without the need for capital

guarantee. As the company is regulated under the Central Bank as a Multi Agency, we can offer independent trustworthy advice for your



investments.

Rosemary Collins Ltd T/A RMC Financial Services is regulated by Central Bank of Ireland.

