



Tailored Financial Planning for Icon Accounting Clients



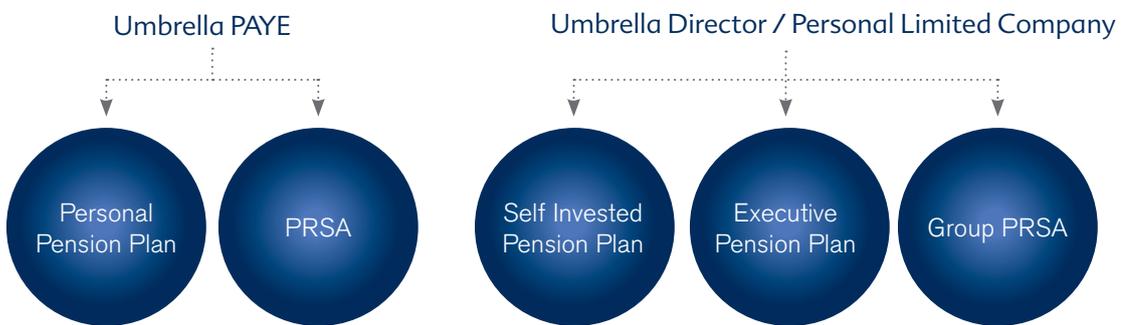
1. Pensions

Your pension is normally your most significant asset. Therefore, regardless of the life stage you have arrived at, it is important to receive expert and professional advice on your pension plans and requirements as well as taking advantage of the very generous tax relief available on pension contributions.

Whether you need to set up a new plan or review existing retirement planning strategies, we have ways to help you maximise your retirement opportunities whilst at the same time minimise your tax liability. These will be tailored to whether you are a member of a PAYE Umbrella company, Director Umbrella Company or you have a Personal Limited Company.

New Plan

Your options when it comes to deciding on what type of Pension Plan to use are usually determined first and foremost by your type of employment. Therefore the 1st part of the Retirement Planning service will be to help you decide which plan will suit your own particular needs. We've illustrated in the graph below the particular options available:



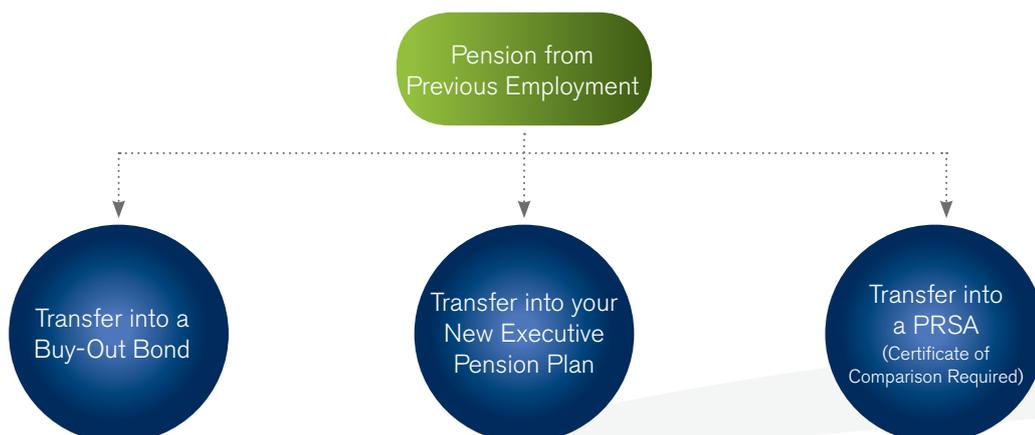
Existing Plan / Pension from Previous Employment

Existing Plans

Our Pension review service will help you determine whether your current plan is in line with your current level of Risk tolerance and also if it is sufficient to provide you with your expected lifestyle in retirement.

Pensions from a Previous Employment

If you have a pension from a previous employment, it might be in your interests to consider the option of transferring the scheme benefits to a new plan. For instance, you may wish to take control over how the funds are invested. There are very obvious advantages and potential disadvantages to such a decision but they are very much dependent to your own particular circumstances which we will of course explain to you should you wish to explore this option further. If you did decide to transfer, the options are:



For more information email icon@rockwellfinancial.ie

2. Tax Efficient Life Insurance

Pension Life Insurance is a life cover plan that you can take out before you retire. It pays your family a guaranteed lump sum if you die during the term of the plan. They can use this as they want, to pay bills, loans – whatever matters most. It gives you peace of mind in knowing that if you die during the term of your plan, your family could be protected financially. We can help you decide how much cover you need and we have negotiated a 'price match' agreement with a number of Insurance companies thereby ensuring that you will be getting the most competitive quote on the market for your particular needs.

The advantage of Pension Life Insurance over other life cover plans is that it could cost you a lot less than 'normal' life insurance. This is because you can claim income tax relief on your payments – subject to normal Revenue limits on Pension contributions.

Example: Male, aged 38, non smoker, €400,000 cover until age 65 with option to continue the cover after that.	
Gross Premium per month:	€44.66*
Tax Relief (assuming 41% PAYE):	€18.31
Net Cost to you per month:	€26.35

A potential accumulated Income Tax Saving of nearly €6,000 over the term of the policy.

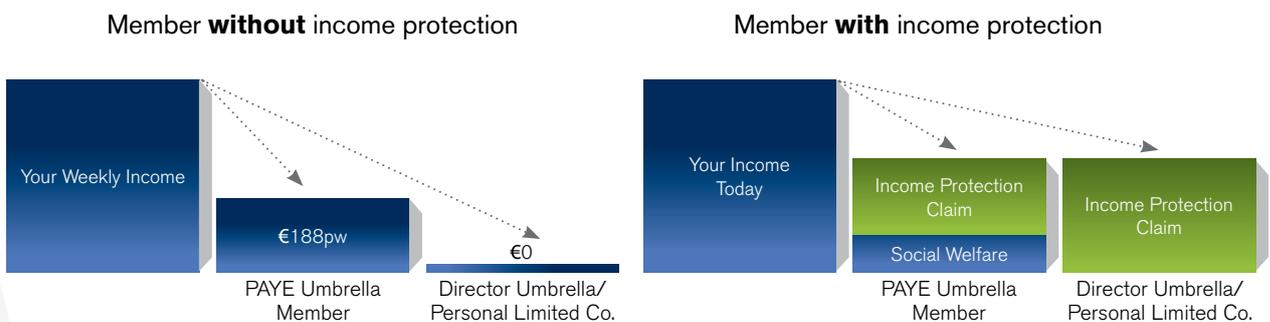
*figures correct as of 7th June 2013, Source: www.bestadvice.ie

3. Income Protection / Sick Pay Benefits

How long could you financially survive with no income? How long would your personal savings be able to sustain you before you fell into financial hardship? If you are a Umbrella Company Director member or have a Personal Limited company, you are not even entitled to the basic Social Welfare Disability payment of €188 pw*.

Because you owe it to yourself to protect your livelihood, Income Protection is an insurance policy designed to provide you with a replacement income (up to 75% of your existing income) should you be unable to work due to accident or ill health.

How Does it Work? It's really quite simple.



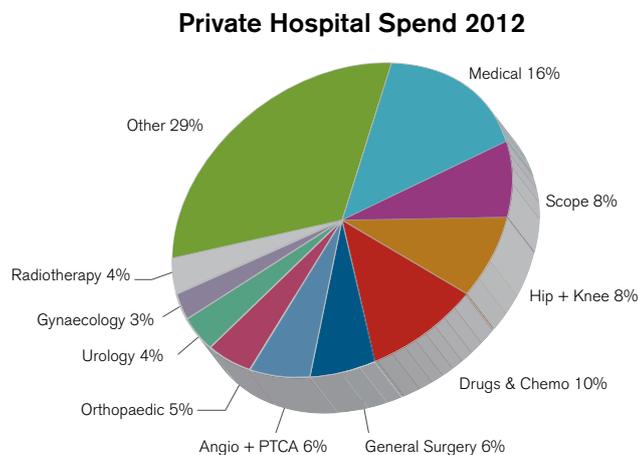
There are a range of options available to you in this regard and they are primarily centred around the 'deferred period' on the policy and the amount you wish to protect.

The 'deferred period' is the period of time you are prepared to wait for the policy to kick-in and is determined by your own personal circumstances. You can choose to have the cover start from Day One or at 4, 8, 13 or even 26 weeks after you are unable to work. We will be able to advise you on the merits of each option and help you decide on which is the best plan for you.

There is also a helping hand from the Taxman as you are entitled to claim **tax relief** on your contributions.

4. Health Insurance

With over 220 health insurance plans on the market and further price increases signalled in the media, it's not surprising that many clients are reviewing their health insurance needs in search of a better deal. This is a vital decision as having adequate health insurance in place has never been more important as you can see from the claims graph below.



To help with this process, we have launched an Group Health arrangement for Icon clients with Aviva Health. As authorised intermediaries for Aviva Health, we are available to review your health insurance needs and recommend a plan that offers you affordable health cover that suits you. If you were previously part of a company health insurance scheme or simply wish to review your health insurance plan, Rockwell Financial Management are happy to help.

As a health member with Aviva, you can enjoy a range of fantastic benefits depending on your plan such as;

- Fast access to more hospitals and scan centres than any other insurer
- Access to high tech hospitals for listed cardiac procedures and some of the latest advances in cancer care
- Aviva Back-Up, Aviva's unique back and neck pain treatment programme endorsed by over 155 chartered physiotherapists throughout Ireland
- Unique cover for laser eye surgery, smoking cessation and more

For more information email health@rockwellfinancial.ie



Robert Whelan
Managing Director

About Rockwell Financial Management

We believe in straight talking without marketing hype and are committed to:

- Providing professional advice and services in a straight forward manner
- Making complex matters more understandable
- Assisting you in making important financial decisions
- Using the latest technology and research to provide solutions
- Agreed levels and frequency of ongoing service and advice
- Transparent remuneration which offers value to you
- Developing a long-term relationship that allows us to build a profitable business

Call us old fashioned, but in an ever changing global financial market it is good to know that someone takes both care and pride in looking after clients. For this reason we are delighted to have been chosen as the preferred financial services provider for Icon Accounting clients and are committed to delivering a top class service to each and every one of you.

Please call me directly on 087 2870406 or email robert@rockwellfinancial.ie
You can contact the office directly at 01 2923020 or email: icon@rockwellfinancial.ie