

ODM ASPIRE



**YOUR WAY TO CONTROL AND PROTECT
YOUR FINANCIAL FUTURE**



ODM FINANCIAL – YOUR PARTNERS FOR LIFE

www.odmfinancial.ie

WHY YOU SHOULD HAVE A FINANCIAL REVIEW?

ODM Financial recognise that everyone's financial needs and circumstances are different. That's why at ODM Financial we believe in offering all of our clients regular personal financial reviews. We feel that this assessment is the best way for us to understand exactly what's needed to protect and secure your financial future. It is only once we know your overall financial position that we can jointly agree on a financial plan appropriate to your needs. Together we can then decide on the steps you should take and the products you need to put you in control of your financial future.

ODM **ASPIRE** – OUR UNIQUE 6 STEP FINANCIAL REVIEW PROGRAM TO SECURE YOUR FUTURE

ASSESS – Your current financial position

SET – Your financial goals

PLAN – Your appropriate financial actions

IMPLEMENT – Your agreed financial action plan

REVIEW – Your results and circumstances regularly

EVOLVE – Your financial strategy when appropriate



BENEFITS THAT ODM **ASPIRE** PROVIDES FOR YOU:

- You get a clear, understandable picture of your existing financial situation
- A list of areas are identified that require immediate attention
- An Independent Financial Advisor will work with you to devise a financial plan appropriate to your needs
- We ensure that each decision supports your overall financial plan
- ODM Financial's Independent Financial Advisor status guarantees you access to the most competitive and appropriate products in the marketplace
- Regular reviews to update your financial plan and to discuss any changes in your financial circumstances.



ASSESS – Your current financial position

Through an assessment of your existing savings and investment, pension and protection needs we will help you start to get a solid understanding of your current financial situation. We will also discuss your financial goals and your attitude to risk.



Once our thorough assessment of your existing finances and products is complete, we will consolidate all of the information into an ODM ASPIRE Summary document. This easy-to-understand document provides a clear snapshot of your existing financial position, grouping all your financial assets, liabilities and policies into logical and meaningful groups. The report also highlights areas requiring immediate attention or discussion. Together we will work through this summary document in detail.

SET – Your financial goals

Short, medium and long-term financial goals are essential to any financial plan. Short-term goals may include ensuring that sufficient protection is in place for you and your family. Medium-term goals will look at your potential investment opportunities, while longer-term goals may include retirement and succession tax planning. Your goals must be specific and achievable within a realistic time-frame. Your personal financial goals will take your life stage, your attitude to risk and your overall personal circumstances into consideration.



PLAN – Your appropriate financial actions

Together we will structure an agreed financial action plan that will enable you to achieve your financial goals. Your financial action plan will start by addressing areas that need immediate attention, such as your savings and investments, pension and protection needs, before moving on to your medium and longer term goals such as managing your investment portfolio.



Each part of your financial action plan will be tailored to your specific circumstances and goals, reflecting your attitude to risk and your life stage. We will assist you every step of the way.

IMPLEMENT – Your agreed action plan

Once a financial action plan has been agreed, the next stage is its implementation. This is done on your behalf in a structured and timely fashion against specific milestones. ODM Financial's Independent Advisor status will ensure that the most competitive and appropriate products are used to implement your financial goals.



ODM Financial will continue to monitor the market on your behalf for new products and opportunities which are particularly suited to your profile, and for changes in legislation which may affect your circumstances.

REVIEW – Your results and circumstances

Your ODM ASPIRE Personal Financial Review is tailored and specific to you; it is a continuous process that ensures that your financial plan is actively and effectively managed. We will meet regularly with you to review progress and discuss the details and performance of each component of your financial action plan. We will consider the effect that any changes in your personal circumstances or financial goals may have on your financial action plan.



EVOLVE – Your financial strategy when appropriate

Life never stands still so it's vitally important that your financial action plan is regularly reviewed to ensure that it is evolving to meet your changing needs. Information should flow in both directions; where possible you should inform us about changes to your financial circumstances and your financial needs so that we can meet to see how your financial plan can accommodate these changes. We will keep you updated on new products and proposed changes in legislation relevant to you.



Even if your circumstances change little from one year to the next, there will always be marketplace changes which can have a bearing on or benefit your financial plans. We will highlight these at your regular review to ensure that your plans are always evolving to match your life stage and financial needs.

At ODM Financial we understand how your financial circumstances and needs change. That's why, from your first job to marriage, children, new business ventures and retirement, we can help manage your finances every step of the way. As independent financial advisors we deal with all major financial and insurance institutions which means we can customise a financial package that fits your exact needs and expectations.

Our skilled and experienced professional advisors can assist you in the following areas:

- **FINANCIAL REVIEW SERVICE**
- **PENSION PLANNING**
- **PROTECTION**
- **WEALTH MANGEMENT**
- **INVESTMENTS**
- **MORTGAGES**



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