

ALL IN ONE PLACE

CONTENTS

Our Service to you

Introducing Portus

How it works for us

How it works for you

Who's behind it?

What's in the box?

Our portfolio range

Let's be clear

We all lead busy lives. From family to work, to sorting out bills and even checking social media, there's no shortage of things to fill our time. The problem is, there often isn't enough time for the basics, let alone the extras. And as your life changes, staying on top of your finances – your needs and goals – becomes even more complicated and time consuming, which is no help when you want to know what's what with your finances.

Financial planning, done properly has little to do with pensions and bonds or stocks and shares. Really it's the same as any other kind of planning; it's about understanding where you are now and where you want to get to.

And that's where OMAC Life come in.

OUR SERVICE TO YOU

BETTER
INFORMATION

BETTER
CONVERSATIONS

BETTER
FINANCIAL
PLANS

AIMING TO
GENERATE
BETTER
RESULTS

Which all helps you get to where you're going financially with the minimum fuss and maximum peace of mind. It's the simple but powerful idea behind our service to you. A service that's based around bringing together as many of your pensions, savings and investments as possible into one easily accessible place.

Once we've got everything in one place, we can start to find things out. And that's the starting point for great financial planning for your future. None of us know the future, but too few of us know how we're doing right now. PORTUS enables us, and you, to do just that.

INTRODUCING PORTUS



PORTUS is an online platform service, providing a secure online location for you and us. It allows us to bring together and arrange to hold as many of your pensions, savings and investments as possible. All together, all in one place.

It lets both of us view and manage your assets in a much more straight-forward and transparent way, reducing the effort and complexities traditionally involved in working across a number of providers

Instead of having a bit here and a bit there, as much as we both agree is suitable for you, is held through the platform. And for any assets that you do hold elsewhere, such as properties and shares, we can still record the details to complete your own personal financial picture.

What's more, PORTUS comes with built-in support – tools and functionality which helps us both to assess your attitude to risk, your financial goals and build an investment strategy that suits you, and put it all in place in a tax efficient way.

HOW IT WORKS FOR US

At OMAC Life we make sure your investments and goals are aligned. That sounds simple, but it's anything but.

We'll work with you to understand your objectives, develop a plan, identify suitable investments and help you get the results you need. In short we cover all the financial bases and provide the expertise you need to get the best from your investments. PORTUS helps us keep your investments in shape, by enabling us to continuously monitor them, and if needs be, recommend any changes across your portfolio at the same time.

It means we have a great deal of functionality right at our finger tips, much of it doing the heavy lifting for us in terms of administration. When everything is recorded together, all in one place, it's more transparent.

It makes reporting to you much more straight forward. We know that not everyone wants to know the minute details, but with PORTUS we can facilitate a higher level of reporting than before, so you can find out all you need to know about how you're doing.

But most of all, it means we can spend more time on and with you

- Where you are now
- Where you want to get to
- And what we can do, together to get you there

That's what it's all about.



HOW IT WORKS FOR YOU

PORTUS allows us to provide you with access to your own OMAC Life client account, giving you a transparent insight into your finances, instantly accessible, and all online. For the first time, you have a unique and personal view of all the moving parts of your financial portfolio, pensions, savings and investments as one. With everything in one place, combined as a single portfolio, it gives you a unique view of the risk level and investment split across all your holdings, which you can't find elsewhere. Letting you, quickly and easily:

- Check your latest portfolio value
- Look up details of the funds you're invested in
- Review how much you've paid in
- Access all your plan documents
- And more

It's clear and transparent giving you 24/7 online access, which means visibility and control for you.



MacBook Air

WHAT'S IN THE BOX

With OMAC Life and PORTUS you have access to a range of tax-efficient products, provided by Irish Life and available through our offices. This means, whatever your needs, we can work together to find a solution that fits your financial goals and put it all in place.

Inside these products is a vast universe of funds to choose from. It can often seem as though there are as many funds (and types of funds) as there are people looking to invest in them. However, with our years of experience helping people to achieve their financial goals, we know how to navigate that universe.

Our belief is that a well-constructed and well managed range of risk-rated portfolios offers a suitable investment option for the majority of our clients. That's why we offer you access to Our Portfolio Range.



OUR PORTFOLIO RANGE

Investing is personal. It's all about reaching your goals using investments that fit with who you are, what you want and how you view the world. It's important to be able to choose a fund or investment strategy that fits your needs, all the while balancing potential risk and reward in a way that you're comfortable with.

Our Portfolio Range is made up of five risk-rated portfolios, ranging from lower risk (Careful) where a large proportion of the portfolio is invested in cash and bonds, to higher risk (Adventurous), where there is a greater investment in shares.

CAREFUL PORTFOLIO	CONSERVATIVE PORTFOLIO	BALANCED PORTFOLIO	EXPERIENCED PORTFOLIO	ADVENTUROUS PORTFOLIO
Risk Rating 2	Risk Rating 3	Risk Rating 4	Risk Rating 5	Risk Rating 6
Charge: 0.25%	Charge: 0.25%	Charge: 0.25%	Charge: 0.25%	Charge: 0.15%

Our Portfolio Range is provided by Irish Life Assurance and is managed by Irish Life Investment Managers Ltd.

Risk means different things to different people, and there's no right or wrong when it comes to risk. Working together we'll talk about your attitude to risk and create a profile that's specific and personal to you, and using that profile we'll consider the best match to meet your needs and attitudes.



LET'S BE CLEAR

At OMAC Life we're committed to making sure you fully understand all the costs involved before a single bit of planning happens or a single euro moves from one place to another. We make sure all charges are disclosed fully, clearly and in advance.

Nothing hidden; no funny business.

SO WHAT NEXT?

That's up to you.

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