



Qifa
FINANCIAL PLANNERS

**YOUR FUTURE,
OUR EXPERTISE**



Introducing the 'Qifa Life Path'

- Lifestyle Goals
- Financial Goals
- Implement Plan
- Monitor & Review

The Qifa Life Path will...

- Identify and prioritise your lifestyle goals.
- Take all aspects of your life into consideration, i.e. helicopter view for both now and into the future.
- Develop a clear financial roadmap for you and your family.
- Develop a set of actions for you to follow.
- Provide clarity and confidence for your future.
- Stress test the plan through a series of “What ifs” to identify potential pitfalls.
- Review and monitor continuously to keep you on track.

Introduction to Qifa Life Path

The Qifa Life Path experience takes a holistic approach of your goals and objectives. Financial planning analyses your current situation and provides meaningful strategies to help you achieve your stated goals and live your life to the maximum. A clear plan of action is agreed upon. We stress test the plan with a series of “what ifs”. We monitor and review the plan. After all, life is not a rehearsal.

Qifa Life Path

Our clients are delighted with the clarity and direction that the Qifa Life Path provides. A set of actions are agreed and with the support of the team at Qifa Financial Planners are acted upon. The Qifa Life Path adds real value to the financial advisory process.



Who can benefit from this service:

We offer our services to people from all walks of life. Our expertise will appeal to people who are interested in taking control of their financial future, by developing a long-term business relationship with Qifa Financial Planners.

What our clients say about us:

“K&L Deliveries is a Courier & Distribution company with our head office in Millstreet and a depot also in Dublin. We have a total of 35 vehicles on the road. We offer next day delivery to anywhere in Ireland. We also provide a delivery service to all of the U.K & Europe. K&L employs 47 people throughout Ireland.

As Managing Director of this company, I have a lot of life and pension policies accumulated over the years. In September 2011 I engaged the services of Sean Lynch of Qifa Financial Planners to prepare a report on all of the products that I and my company held. Sean prepared a comprehensive report on all our policies. The report whilst comprehensive was written in plain English and designed for the end user.

Sean spent time with myself and my wife and explained in detail what we had and more importantly the type of policies we had and how they worked. He was able to show us that by changing a few simple things we could save a lot of money. We acted on his advice and will save a staggering amount of €64,400 over the next 15 years, whilst still maintaining the same level of cover. To conclude, I would highly recommend everyone to use the services of Qifa Financial Planners. They offer clear impartial advice, something everyone could benefit from.”

Gordon O’Keeffe, Managing Director, K&L Deliveries Ltd, Millstreet, Co. Cork

Qifa Life Path

Step 1: Setting goals with the client

Getting to know your goals and financial aspirations. Establishing what is important to you and, more importantly, why it is important. Establishing what your lifestyle and financial goals are and, of course, prioritising those goals.

Step 2: Discovery Process

Gathering the hard data to clearly establish where you are now. We look at and review all your existing financial arrangements i.e. debts, credit cards, loans, investments, life and pension policies, mortgages, income and expenditure. This gives us a clear starting position.

Step 3: Analysing information

Analyse all the data received. Then we complete a lot of back office work to match your goals with financial and taxation strategies. At this stage we meet again and discuss our initial thoughts with you and create a series of 'what ifs' to stress test them.

Step 4: Develop a financial plan

Construct a final plan and present the plan to you for final approval. Every aspect of the plan is discussed again until you have clarity on the actions required.

Step 5: Implementing the strategies in the plan

Every plan must have a call to action to make it effective. We create a list of action points for you. This provides direction and simple steps to follow. Sometimes this may necessitate extra paperwork and the staff here at Qifa Financial Planners can help you with this.

Step 6: Monitoring & Review

Once the heavy lifting is done, the journey to financial freedom has started. However, as we are all aware, life has the habit of throwing a few curve balls at us. Therefore, it is important to review your plan and adjust it on regular basis. This is to ensure that your goals remain on track. The team at Qifa Financial Planners is at your disposal to assist you in any way we can.



What our clients say about us:

"Like many people, for years I have been someone with their head in the sand when it comes to our family finances. As long as there was enough money in the bank to cover the bills I figured everything was fine. However, with children to provide for up to their early twenties, as well as some dreams of our own to fund, it became clear action was necessary. The team at Qifa created a clear picture of where we are at financially, highlighted the pitfalls where our hard-earned money is just wasted, and gave excellent advice on how to reach our life goals. Any questions were answered in great detail until they were sure we understood, and the fee covered as many meetings as needed until we were happy we had a handle on things. I couldn't recommend Qifa highly enough for sound, unbiased advice with no hard sell. We wish Sean and his team continued success. "

L. O'Flynn, Mallow, November 2017



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