

# Financial Advice

at Every Stage of Your Life



Your needs and ambitions change throughout your life,  
**so will your financial circumstances.**

**At Eolas Money, we can help.**

Life is full of opportunities as we move through its various stages. Here are just some situations where talking to us can really help.



## Your First Job – Your First Pension

A new job typically comes with a lot of paperwork, which may or may not include information about a company pension plan. Getting into the habit of saving early for retirement makes it a lot easier in the long run. Talk to us about your company pension plan or a Personal Retirement Savings Account.

## Protecting your First Home

When making a significant purchase such as buying a home, it's best to protect your investment against your early death. Don't leave your mortgage debt to your family, we can find you the best value mortgage protection policy on the market.



## Preparing for an Expanding Family

As any parent will tell you, their children are their first priority. Developing them for their lives ahead and protecting them from life's hardships are necessities not luxuries. Many parents have health insurance to ensure the best care during illness or injury but often overlook the need for financial insurance to cover the rest of the bills while they're not fit to work or should the worst happen. Serious illness protection and life cover are vital for parents in these circumstances so there's one less worry on their minds.

## Planning your Children's Education

It's also the time to start saving for their education. Decisions about your children's education can have a significant impact on your financial circumstances. It's best to plan ahead rather than have to make hard decisions on whether you can afford to send them to college. Specific education saving accounts can offer flexible options to parents. Talk to us about your children's education needs.



## Providing for your Golden Years

It's important to plan for a retirement income and lump sum so your pension starts working for you when you stop working. We'll first review your pension provision and then remove the jargon from investment funds which are suitable to your risk attitude and financial goals.

At Eolas Money we look at the bigger picture for you.  
Call us on 052 6129696 or email us at [queries@eolasmoney.ie](mailto:queries@eolasmoney.ie)  
[www.eolasmoney.ie](http://www.eolasmoney.ie)