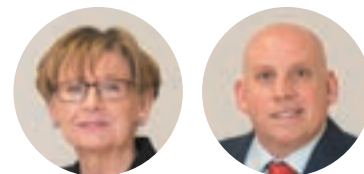


What can Veterinary Ireland Financial Services do for you?

Veterinary Ireland Financial Services is a dedicated, professional advisory service for members of Veterinary Ireland. Mary Goodman and Declan Gahan outline how this service can help to create a financial plan that works for you



Veterinary Ireland Financial Service (VIFS) helps keep your financial life simple with a plan for every stage of your life. There is no 'one plan fits all'. We can assess your needs and offer solutions that reflect the unique characteristics of your personal and business life. As you work hard to secure your financial future, we will work hard to help you develop an integrated simple and easy financial plan for you.

FINANCIAL PLANNING

The first step to achieving your financial goals is to have a plan:

- It's never too early or too late to put a financial plan in place for your future;
- Let VIFS create your personalised plan up to and beyond retirement.

PENSIONS/RETIREMENT PLANNING

- Advice before and after retirement.
- Company and employee pensions.
- Up to 55% tax relief on spouses' pensions.

PERSONAL AND FAMILY PROTECTION

Protect your family and your lifestyle with:

- Income protection;
- Life cover; and
- Specified illness cover.

SAVE & INVEST FOR YOUR FUTURE

- For your first home.
- For your children's education.
- Tax efficient business savings.

BUSINESS PROTECTION

Insure the value of your share in the practice for your family with:

- Partnership insurance; and
- Keyman insurance.

ENTRY AND EXIT STRATEGIES

- Inheritance and succession planning.
- Tax-efficient entry and exit strategies.

INTRODUCTIONS TO SPECIALIST ADVISERS

- Car insurance.
- Home insurance.
- Health insurance: special rate for VIFS on review of health insurance. Best health-insurance cover at the lowest cost.
- Referrals to tax advisers, accountants and solicitors specialising in the veterinary profession.

FINANCIAL SEMINARS

- Regular tailored financial seminars around the country for members, staff and family.
- VIFS can also present at clinical society meetings – feel free to contact VIFS to arrange this.

UPCOMING DATES:

Wednesday, September 19
Dublin, City North Hotel – 7.30pm

Thursday, September 20
Tipperary, Horse & Jockey Hotel – 7.30pm

Wednesday, October 10
Cork, Rochestown Park Hotel – 7.15pm

Thursday, October 18
Portlaoise, Maldron (Midway) Hotel – 7.30 pm

For more information please contact:

Mary Goodman Mehigan
Senior financial planning consultant
Email: mary@vetireland.ie
Phone: 086 777 0266

Declan Gahan
Senior financial planning consultant
Email: declan@vetireland.ie
Phone: 086 777 0283

Veterinary Ireland Financial Services Ltd is regulated by the Central Bank of Ireland.