



Bluechip
Financial Consultants

www.bluechipfc.ie



Poppulo Employee Benefit Scheme



About Bluechip...

- Bluechip Financial Consultants have extensive experience in delivering bespoke investment, pension and protection solutions. Our core principles of innovation, value and support ensures we deliver the highest standards and value for our clients.

Agenda



Overview of Poppulo's Employee Benefit Scheme:

- ✓ Life Assurance
- ✓ Living Benefit Pension
- ✓ Pension

Life Assurance

- Financial security for loved ones in the event of an untimely death
- Benefit = 2 times salary
- Cost is met entirely by Poppulo
- Letter of Wishes



Living Benefit



- Replacement salary up to 66% of income less state disability benefit. If you are out of work due *any accident, any sickness or any illness*.
- Deferred period 26 weeks
- Ceasing age 65
- Cost entirely met by Poppulo



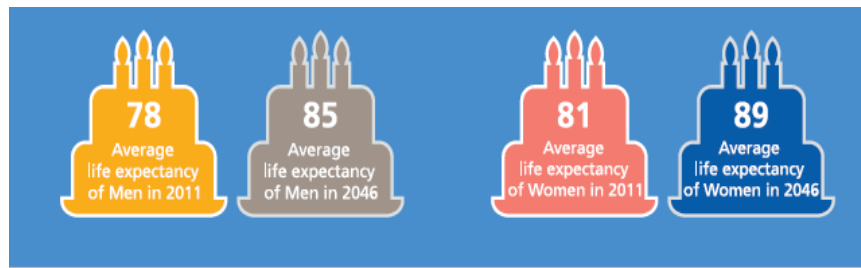


RETIREMENT PLANNING: New Members

Why save for Retirement..



When you stop working,
so does your income

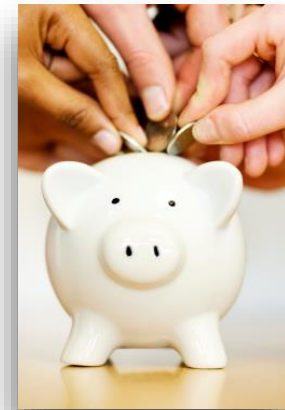


Simplest guide to retirement planning....

Step 1,2,3



- Simplest guide to retirement planning
- Step 1,2,3...



Step 1 : How much to save..



€ Employer contribution



€ Your own contribution



📈 Investment Returns



Poppulo will match your contribution up to 5%

Age	Net Relevant Earnings
Under 30	15%
30 – 39	20%
40 – 49	25%
50 – 54	30%
55 – 59	35%
60 plus	40%

Tax Relief on Contributions..

- Tax relief is provided immediately at source by salary deduction.
- Your retirement fund grows tax free; no capital gains tax on investment earnings.



20% PAYE Rate

Contribution	€100
<u>Less 20% PAYE</u>	<u>€20</u>
Net Cost to You	€80

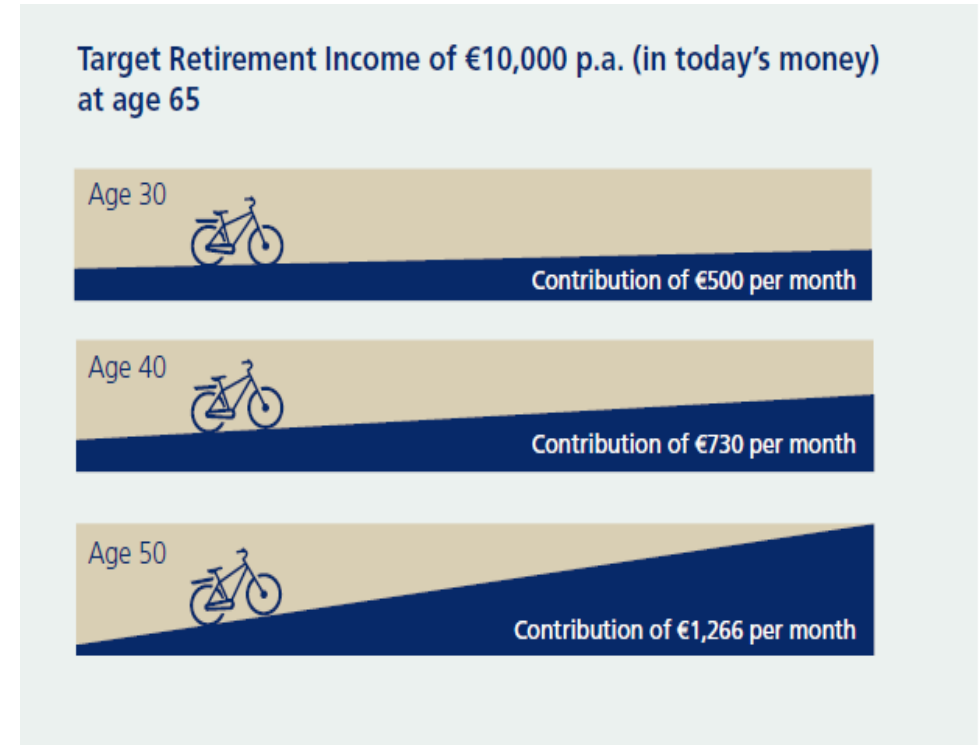
40% PAYE Rate

Contribution	€100
<u>Less 40% PAYE</u>	<u>€40</u>
Net Cost to You	€60

Start early!



- Start the saving habit early and benefit long term..
- Assumptions :Figures start date 01/04/15 allow for inflation, contribution increases of 3%, investment of 95%, annual management charge of 1.5%. Annuity rate retirement assumes 2% and 5 year guarantee.



Step 2 : Choose your investment strategy



“I’m happy with the default strategy investment option”



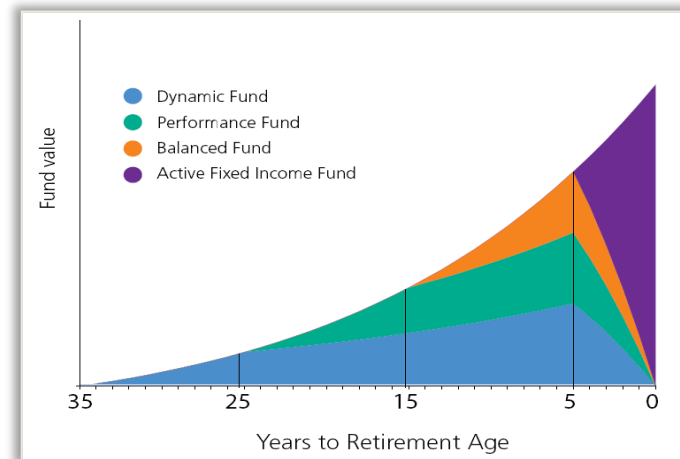
“I want to make my own investment decision”

Step 2: Choose investment strategy

- Individualised investment strategy
- Takes age and years to retirement into account
- Automatically reduces equity exposure as member gets closer to retirement age



- Utilises a combination of higher and lower risk unit-linked funds
- Gradually moves towards Active Fixed Income Fund (Annuity) or Balanced Fund (ARF)



Prisma Funds – Multi Asset Funds



Risk Targeted



Expertise



Actively Managed



Multi Assets



Step 3 : Keep informed

- Online resource at www.bluechipfc.ie/poppulo

1 Online

3 Printed Materials

2 On the Move

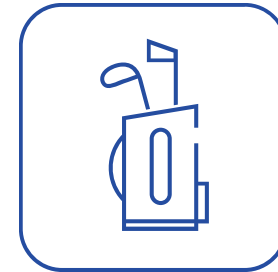
4 Workplace

Investment Strategy



Top 3 investment Tips :

- ✓ Time
- ✓ Save regularly
- ✓ Diversification





THANK YOU!

Your Bluechip Advisor



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Warnings: benefits must be made in accordance with Revenue rules..

Warning: The value of your investment may go down as well as up.

Warning: If you invest in this product you will not have access to your money until you retire.

Warning: The value of these funds may be affected by changes in currency exchange rates.

Warning: If you invest in this product you may lose some or all of the money you invest.

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