



WHY GET FINANCIAL ADVICE FROM MANNING FINANCIAL VERSUS THE BANK

A large percentage of people head straight to a bank when they want advice on the following products:

- Investments or Savings
- Pensions
- Life Insurance
- Serious Illness Cover
- Mortgages
- Income Protection

If this is your strategy, then you may be missing out on some very significant benefits.

A Survey carried out by Standard Life and Brokers Ireland in February 2016 shows that those who have used Manning Financial:



have nearly three times the savings and investments than those who don't



are more than twice as likely to have a pension



are more financially protected as a result of holding more financial products



feel more financially confident and also feel more confident about their financial future

There are countless reasons why it pays to use Manning Financial when shopping for financial products but here are some of the main ones:

CHOICE

The biggest advantage of Manning Financial over a bank is choice. When you meet with Manning Financial you have access to a choice of product providers versus the bank who only has access to one bank's products. This is important when looking for advice on any financial products and gives you much more options on product choice, provider choice and even cost.

EXPERIENCE / RELATIONSHIP

Ask your banker how long they've been helping people with their financial advice. Manning Financial is committed to their clients in the long term, with 20 years of industry experience. Banks are large institutions who move their staff around regularly, so you can not be guaranteed the ongoing advisor relationship that Manning Financial can provide.

SPECIALISATION

If you're looking for specialised assistance with financial services, it pays to talk to Manning Financial. For example if you're starting a pension, Manning Financial specialises in pensions and retirement planning. When dealing with Banks, you cannot be guaranteed that they have specific experience in these areas.

CONVENIENCE

Manning Financial is not tied to branch opening hours and meetings can be arranged at a time and location convenient to you. Manning Financial also offer evening meetings by appointment.



**BREON
MANNING**
Financial Advisor

Breon is a Qualified Financial Adviser (QFA) and a TMITI Registered Tax Consultant. He holds specialist Diplomas in Wealth Management (Institute of Bankers) and Pensions (LIA) and is a Fellow of the Life Insurance Association of Ireland (FLIA). Breon also holds the designation of Registered Stockbroker (not practising).

Specialisations: financial planning, investment monitoring, portfolio construction and management, annuities and protection planning.