



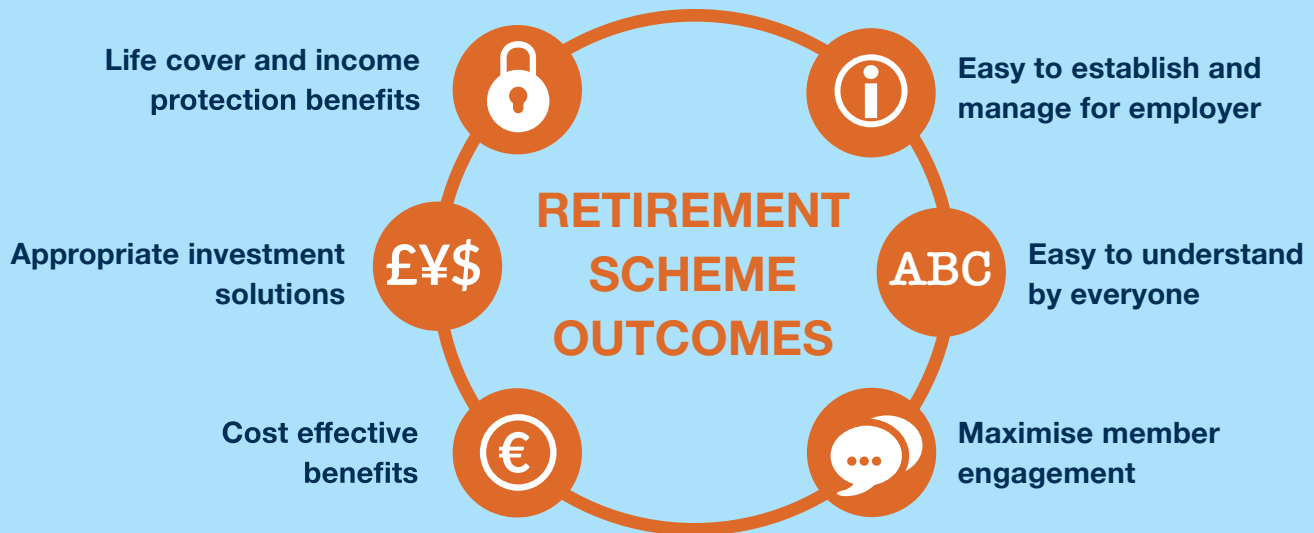
CHARTERED
FINANCIAL
SOLUTIONS
L I M I T E D

Employee Benefit Solutions

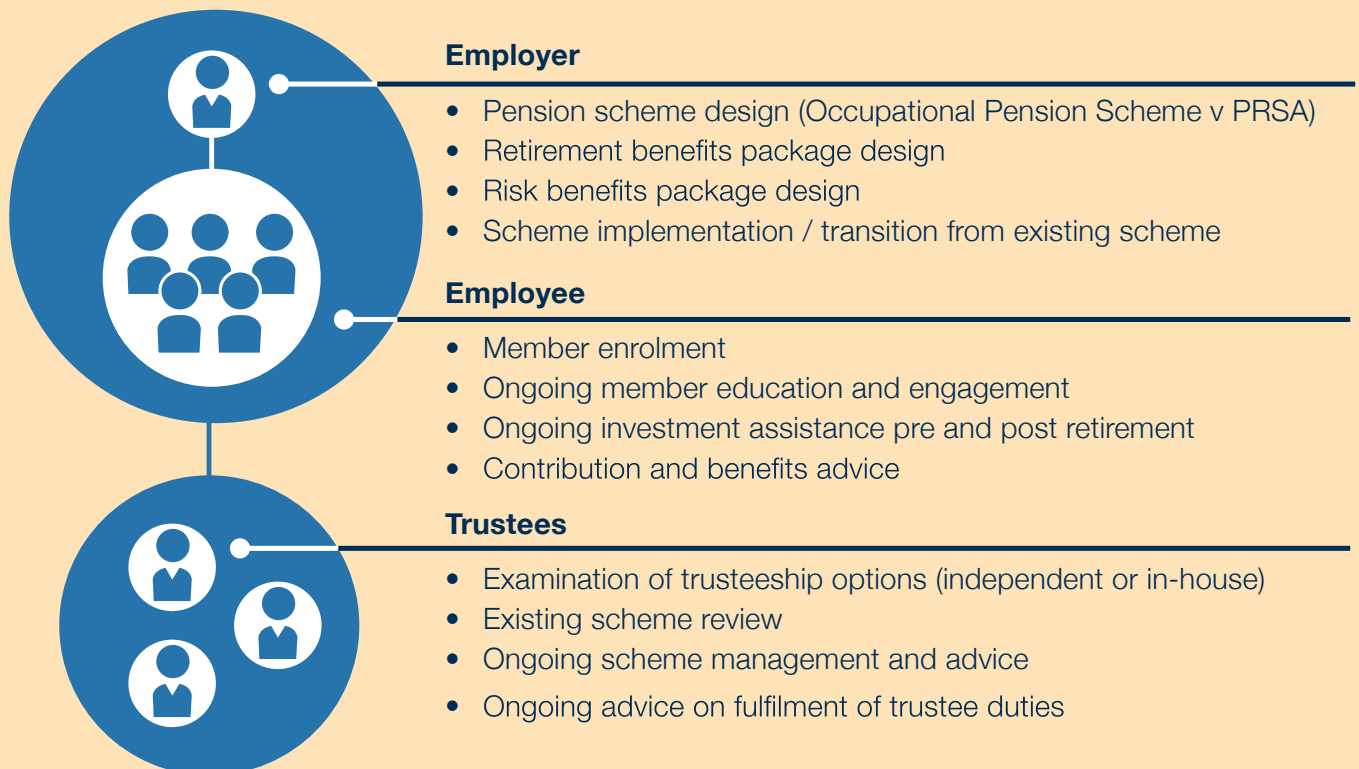


WHAT YOU WANT

You work hard to attract and keep the very best people to ensure the future success of your business. While all of the benefits that you offer to your team are important, a pension is recognised as one of the most valued employee benefits. Today's employer requires pension solutions that provide the best outcomes in retirement for their people, while delivering a range of benefits to employers and employees alike.



HOW WE HELP YOU



WHAT YOU CAN EXPECT



The principles of a well-run scheme

At CFS our core principles underpin the pension schemes that we arrange and advise on. We ensure that these principles are upheld by every partner involved in the scheme – trustees, CFS, pension scheme provider, investment managers, risk benefit providers.

These core principles are:

- Excellent service
- Effective member communication & engagement
- Robust investment strategy
- Competitive pricing
- Financially secure providers

Our client charter

At CFS we place your interests and desired outcomes at the core of everything that we do. You are assured of the following from us,

- Your interests first – always
- Clear focus on your desired outcomes
- In-depth consideration for your Employee Benefit solutions
- Consistent and excellent service
- Full engagement with you and your people
- Best industry practices

CFS – YOUR EXPERT PENSION PARTNER

Our “**4 Step Approach to Pensions**” ensures that the optimal solutions are implemented to meet your specific requirements.

1

DISCOVERY

- Understanding your business challenge
- Clarifying your requirements
- Reviewing existing arrangements
- Determining your desired trusteeship approach

2

DESIGN

- Selecting your preferred scheme structure
- Agreeing contribution and risk benefit levels
- Identifying the right providers & investment managers
- Agreeing appropriate fee structures

3

IMPLEMENTATION

- Completion of relevant paperwork
- Member engagement and enrolment
- Advice on Trustee appointment
- Oversight of revenue approval process

4

ONGOING SUPPORT

- Formal annual scheme renewal
- Ongoing member engagement
- Annual trustee and employer reviews
- Fulfilment of Pensions Act obligations

CHARTERED FINANCIAL SOLUTIONS

Chartered Financial Solutions (CFS) was founded in 2004 with a primary aim of assisting employers in the establishment of excellent pension solutions for their employees. With 60 years of combined directors' experience, complemented by expert qualifications in retirement and financial planning, CFS supports trustees, employers and employees in every aspect of employee benefits and retirement planning.

We recognise that pension schemes can be complex and time-consuming for employers. Whether you require a review of your existing arrangement or indeed are establishing a new scheme, CFS can support you fully in this work, enabling you to focus on running your business. We also understand the importance of engagement with all stakeholders of a company pension scheme.

Chartered Financial Solutions advises on assets in excess of €185 million across a broad spectrum of corporate and individual clients.



CHARTERED
FINANCIAL
SOLUTIONS
L I M I T E D

Chartered Financial Solutions Ltd.
Trinity House, Charleston Road, Ranelagh, Dublin 6.
T: +353 (1) 497 2133 | E: info@cfsireland.com

Chartered Financial Solutions Ltd. is regulated by the Central Bank of Ireland.