



How are you saving for your Children's Future?

Talk to us
about saving
for third level
091 778678

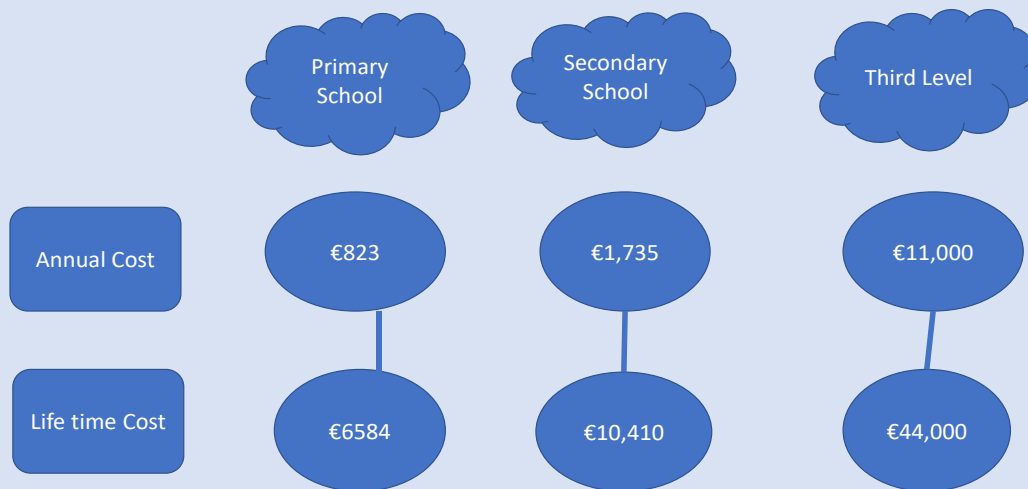
Help your Savings go Further

When it comes to your child's future you want to give them every opportunity possible. When it comes to their education you need to ensure you have enough to support them through their college years.

Therefore, with a range of saving & investment options to suit your particular needs O'Leary Financial Planning can help you to grow your money over the medium to long-term from as little as €100 per month.

Will you have enough to cover their education costs?

The Average Annual & Lifetime cost of Education in Ireland



How to start saving for your child's future:

- Start with the end in mind - calculate how much you need to cover the cost of your child's education, especially third level college fees. Don't forget to include rent, food, accommodation, transport costs, utilities, college activities.
- Get into the habit of saving and create a savings plan
- Know what your spending your money on, keep an eye on your bank and credit card statements
- Will you need to access this money over the savings period
- Be cognisant of the interest rates you will earn on your savings
- Is your money growing beyond inflation?
- Talk to a financial planner about the most appropriate savings & investment options for you & evaluate your progress regularly

What's your Investment Target?

Most people will have a specific target amount in mind.
Specify a target amount & choose a target fund.

Set a Milestone amount along the way

You can set a milestone amount & as your savings accumulate you can take some risk off the table.



Choose a 10 month premium option if you like

You can choose a 10 month premium option and exclude December & January each year.

Choose the Investment Fund that's right for you

Wide range of global investment funds to choose from with risk options to suit everyone.

Indexation helps towards your savings goal

Indexation gives you the option to increase the amount you have to pay on an annual basis, to help combat the effects of inflation. In this case your premium will increase by 3% annually, to reflect the increase in policy benefit.

Access to your money when you need it.

No Exit Penalties

Regular Saver

€140 invested each month

6% growth per yr less fees

At 18 years - start when your child is born

€47,828

At 18 years - start when child turns 10

€16,469

The above example does not represent any investors particular experience & excludes the impact of product charges & taxes

Warning: All figures are estimates only. They are not a reliable guide to the future performance of your investment

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

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

Warning: This product may be affected by changes in currency exchange rates