

There's a lot you can do  
with a pension from  
Farnham Financial  
Services Ltd.



Your pension investment  
options...

## Your pension investment options

Investing in your pension with Farnham Financial Services Ltd. gives you a wealth of investment choices. We offer complete client solutions with choice and flexibility in a competitive package. For the first time you can now enjoy total investment freedom where you can invest in investment funds, shares, deposit accounts, or indeed property and all in the one product.

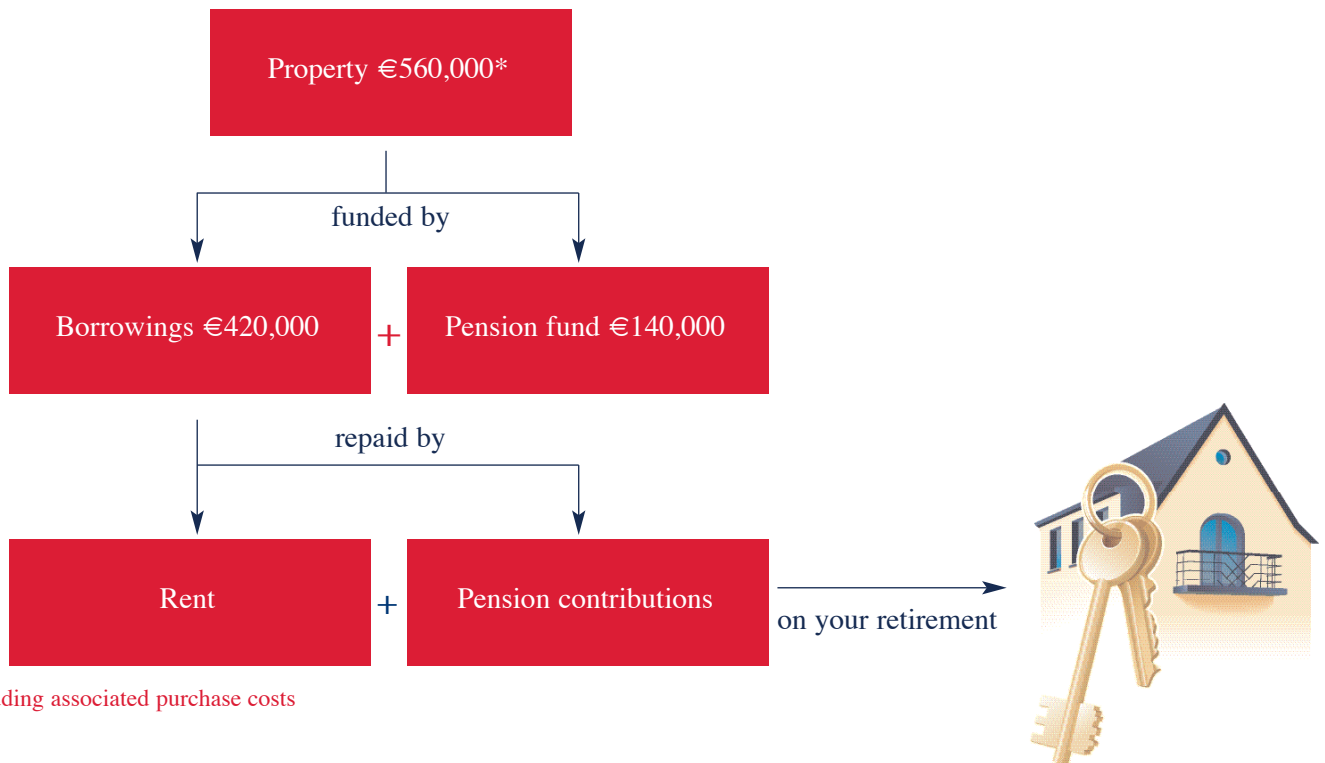
- Direct Property
- Shares
- Investment Funds
- Multi-manager funds
- Bank deposits

The choice is yours - if you had €200,000 in your pension fund, you could build a portfolio like this



## Purchasing a property through your pension

It doesn't have to be complicated. Farnham Financial Services Ltd. aims to make the process of investing in and managing property within your pension portfolio as simple, quick and cost efficient as possible.



\*excluding associated purchase costs

Syndicates may also be formed to purchase properties.

## Investment funds

You have the option to invest in a broad range of investment funds through your pension giving you even greater flexibility and control. You can choose to invest in international equity funds, fixed interest funds, property funds, multi-manager funds and index tracking funds to name but a few. The primary aim of the funds is to provide long term capital growth.

## Shares

You can invest directly in the shares of your choice. These stockbroking options include execution only, discretionary and advisory.

## Bank deposits

You can choose to have your money earn interest in a suitable deposit account.

## Tax relief

The maximum percentage of your earnings that your company can pay into an **EXECUTIVE PENSION** and save on corporation tax is set out in this table.

Your age when contributions begin	Allowable contribution as a percentage of your salary
35	85% p.a
40	102% p.a
45	129% p.a
50	182% p.a

These percentages are in respect of a male employee (who could also be a proprietary director) with no other pension and a normal retirement age of 60. They are based on standard assumptions as agreed between the Revenue and life offices.

The maximum percentage of your earnings that you can put into a **PERSONAL PENSION** and get tax relief on is set out in this table.

Your age	% of net relevant earnings
Under 30	15%
30 to 39	20%
40 to 49	25%
50 to 54	30%
55 to 59	35%
60+	40%

For 2007 tax year, net relevant earnings are subject to a ceiling of €262,382 for the purpose of calculating tax relief. These percentage limits include any contributions you may be making to other pension arrangements. For 2006, the ceiling was €254,000.

## Important things to consider

The information we've given here is based on our understanding of Irish law and Revenue practice as at October 2007. Tax and legislation may change. The value of your tax relief depends on your specific circumstances and could be affected by future changes in legislation.

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

**Warning: The investment may be affected by changes in currency exchange rates**

**Warning: The income you get from this investment may go down as well as up**

## Contact details

If there's anything we can help you with, contact us at our address below:

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Farnham Financial Services Ltd.	<b>Fax:</b>	049-4332474
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Cavan		

## Summary of benefits

Here's a snapshot of the different ways Farnham Financial Services Ltd. can help you.

Access to a  
comprehensive range of  
investment solutions

Ability to borrow up to  
75% of the purchase  
price for a property<sup>+</sup>

Income tax relief of 41%  
on pension contributions  
if you are a higher rate  
tax payer

Taking equity out of  
your company in a tax  
efficient manner

<sup>+</sup>subject to terms and conditions

Farnham Financial Services Ltd., Financial Advisers is regulated as a Multi Agency Intermediary and as a Mortgage Intermediary.

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