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# QUESTIONS

To Ask Of Any  
Advice Firm You Are  
Evaluating

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**By Paddy Delaney, QFA, RPA**  
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## DO YOU HAVE THE SKILLS, EXPERTISE AND KNOWLEDGE TO HELP ME NAVIGATE MAJOR FINANCIAL DECISIONS AND AVOID MISTAKES ALONG THE WAY?

**Our Answer** Paddy has over 15 years helping clients navigate their finances successfully, including several years training other financial advisors. We hire the very best pension and investment consultants to support us, and to ensure you get the best guidance at all times. Every client we work with has a clear financial plan that we are working towards. Most firms are purely investment advisors and provide advice on your investments or pensions only. Our focus is on your comprehensive financial planning around retirement income draw-down, catastrophe plans, estate planning and tax planning, as well as ensuring your investment and pension assets are optimised.

It may seem simple, but it's best to be aware and go with someone whose offerings suit your needs.

## WHAT KIND OF PEOPLE DO YOU NORMALLY WORK WITH?

**Our Answer** We currently work with c50 households. This will increase to c70, and then we will no longer take on any more clients. People we work with are curious, proactive and nice people that are keen to find a trusted partner for the long term. They want a single source of truth to help them navigate major decisions in their financial lives. Most of our clients are in their 50's and 60's, having had successful careers, transitioning to the 'next phase' of life. While retirement can be the best years of people's lives, the transition out of full-time employment is one in which clients value our support. Clients, on average, have €1m+ of their investment and pension assets invested smartly with us.

## ARE YOU REGULATED, FULLY QUALIFIED AND INSURED TO DELIVER INDEPENDENT FINANCIAL ADVICE?

**Our Answer** Yes, fully.

See our Central Bank of Ireland registration [here](#), and our Professional Indemnity [here](#), and Qualifications [here](#).

Here is our [Privacy Policy](#) and [Terms of Business](#) for further info in how we protect you with Consumer Protection Code.

Please only take advice from a firm which is supervised by the Central Bank of Ireland, invests your assets only in regulated investments, and does so with full insurance for your protection.

## ARE YOU A FIDUCIARY?

**Our Answer** A fiduciary holds an ethical relationship of trust with their client. There is no reason why you should settle for anything less than the highest fiduciary standard. At Informed Decisions we operate a fee-only model where we work with you to achieve the best result for you. The advice and guidance offered is solely in your best interest.

Most firms in Ireland operate on the less stringent standard of 'suitability' only, meaning their recommendations need only be 'suitable' and not in your best interests. Shunning lucrative commissions so you get the best rates possible is a prominent example of our fiduciary approach.

## HOW ARE YOU PAID?

**Our Answer** The vast majority of Financial Advisors in Ireland are commission-based. Their income is earned entirely from commissions for selling insurance company products. As an independent firm, Informed Decisions are paid an agreed Advisory Fee by clients for the service that we deliver to them on an on-going basis. Clients can track every cent that they pay to us from their invested assets. They can also view any fees paid to investment platform, fund managers or Trustee that they may use as part of their investments or pension holdings with us.

## WHAT ARE MY ALL-IN COSTS, COMPARED TO A COMMISSION-BASED ADVICE SERVICE?

**Our Answer** In Ireland, typical annual fees range from 1% to 3%.

Our clients pay 1% to 1.5% in total, depending on the structures and funds we need to use to deliver their plan.

This is made up of our Advisory Fee of 0.75% of invested assets, plus typical Investment Platform/Trustee fee of c0.4%, and Investment Portfolio costs of c0.2%.

## WHAT VALUE DO YOU OFFER TO CLIENTS?

**Our Answer** We proactively support, guide and educate you.

We will help you ensure you don't run out of money, yet enjoy a comfortable lifestyle. We'll help ensure you pay no more tax than is necessary and pass a meaningful legacy for the next generation. Our clients have a high degree of 'peace of mind' and reduced hassle.

## IS THERE ANYTHING YOU DON'T DO?

**Our Answer** We are authorised to advise you on all aspects, which we can and will do. However, our core focus is on holistic financial planning, retirement income draw-down and investment management. We have identified several specialist legal, protection and lending firms we are happy to connect you with if you need help in other aspects of your finances.

## WHEN CLIENTS INVEST WITH YOU, WHO IS THE CUSTODIAN?

**Our Answer** Clients with Informed Decisions are safe in the knowledge that their investment and pensions assets are invested in ring-fenced accounts in their name with Global Custodian Pershing, based in Dublin. Your assets are protected under Central Bank of Ireland 'Client Asset Regulation'. This regulation ensures your assets are kept and segregated for your protection. [Here](#) is the full Central Bank legislation detailing how your funds are protected. If you invest in insurance-based pensions or investments, your money sits on the balance sheet of the insurance company, and they are the legal owners of the assets until you redeem.



## WHAT IS YOUR RECOMMENDED INVESTMENT APPROACH?

### Our Answer

I believe that capital markets are generally efficient. Fundamentally, that most securities and stocks are accurately priced and continually take into account the entire market's views. Therefore, we invest almost exclusively in Irish domiciled & regulated passive funds from global managers like BlackRock and Vanguard. They guarantee the asset class return (at lower cost than active). This brings clarity and structure to our client's investments and reduces portfolio risk to the market (systematic) level. On the basis that we only help clients invest for the long term, when asked "When is the best time to invest?" my answer is always a categorical 'now'.

Our investment process is guided by a hundred years of empirical data, decades of academic research by renowned economists and the practices of leading institutional investors.

We design portfolios that capture capital market return based on decades of empirical data and research by Nobel Prize economists. We don't chase fads, engage in market timing and other behaviours that damage return.

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*We believe that the best way to own common stocks is through an index fund that charges minimal fees. Those following this path are sure to beat the net results delivered by the great majority of investment professionals - Warren Buffett*

**Warning:** The value of your investments can up and down. You could get back less than you invest. This booklet is for information purposes only, and please do seek professional help before making decisions with your investments or retirement plans - but you knew that already!

## CAN I SPEAK TO SOME OF YOUR CURRENT CLIENTS TO ASK THEM ABOUT YOUR SERVICE?

**Our Answer** Yes! After our initial calls and prior to deciding to engage us, we can happily put you in contact with clients we work with who have volunteered to speak with you about our value to them. You can also hear from some of our clients [here](#).



Thanks for reading, I really do hope it was of some value to you.

If you would like to get in touch about any aspect of this please [drop me a mail here](#).

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### **Paddy Delaney**

Qualified Financial Advisor | Qualified Retirement Planning Advisor | Qualified Executive Coach





# Informed Decisions

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