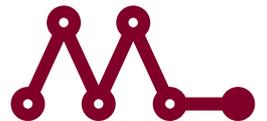


GUIDING YOUR FINANCIAL FUTURE



MILESTONE
ADVISORY



WHO WE ARE

Milestone Advisory was established in 2014 by CIF Pensions Administration Services (CPAS) to bring expert, impartial financial advice to members of the construction and other related sectors. Our structured approach to personal and company financial planning, combined with our specific sector focus brings unrivalled advice benefits to both employers and individuals. Our approach is to assist clients identify and achieve their financial objectives through expert financial planning and impartial advice.

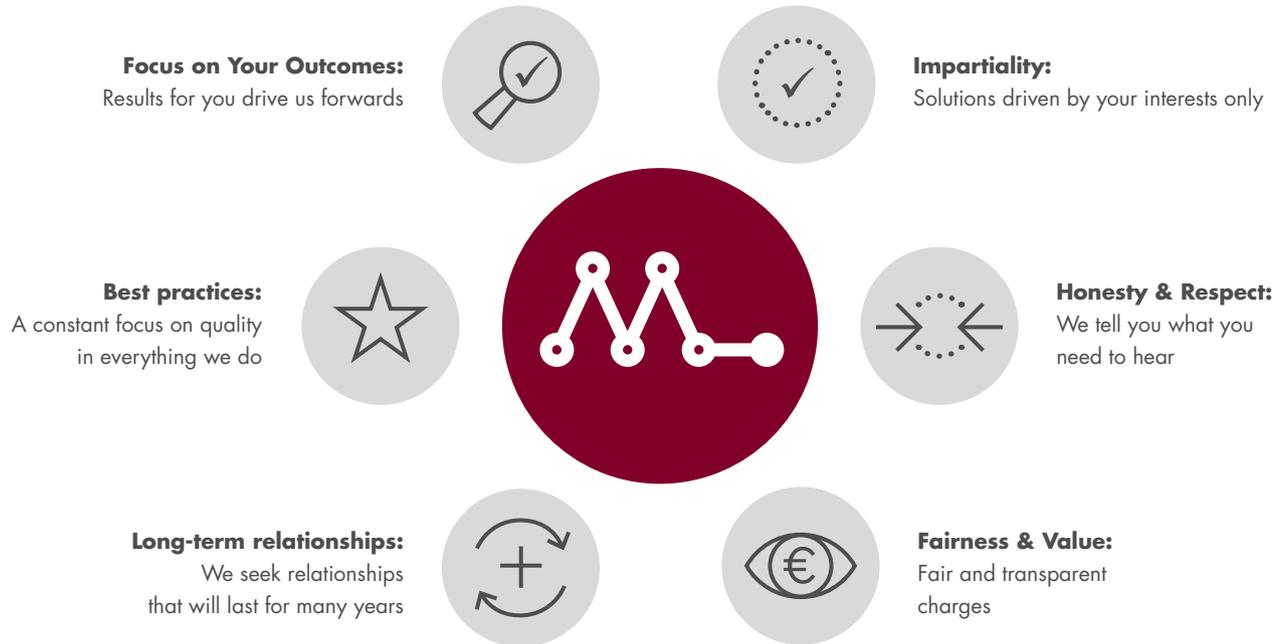
Milestone Advisory is an operating division of CPAS, which was established by CIF in 2006 to provide a professional pension administration service to the construction and related industries.

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OUR PRINCIPLES

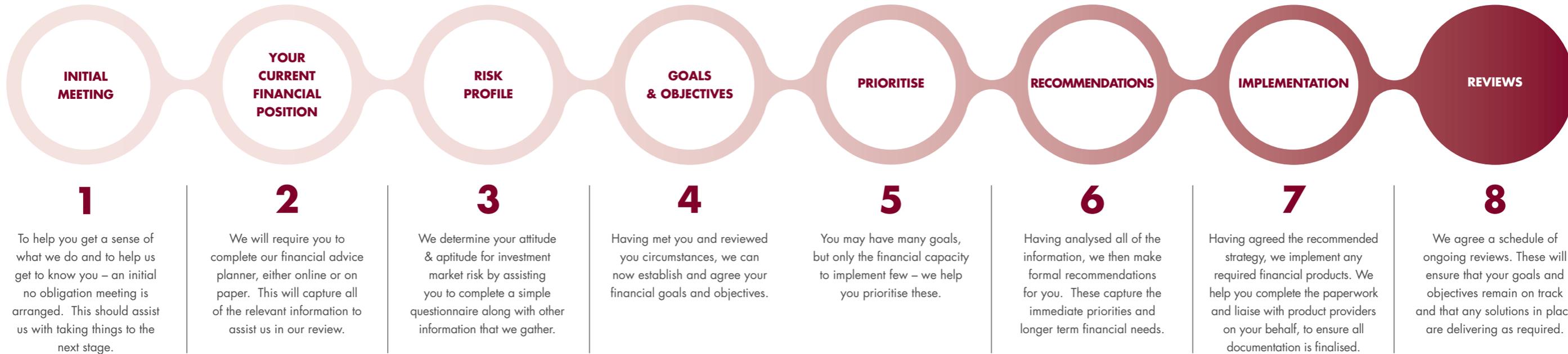
Research tells us that better financial outcomes are achieved by people who work with an impartial financial expert. Better decisions are made, and better outcomes are achieved.

At Milestone Advisory we deliver best in class, impartial advice to you, while living consistently by our core principles.





HOW WE WORK WITH YOU

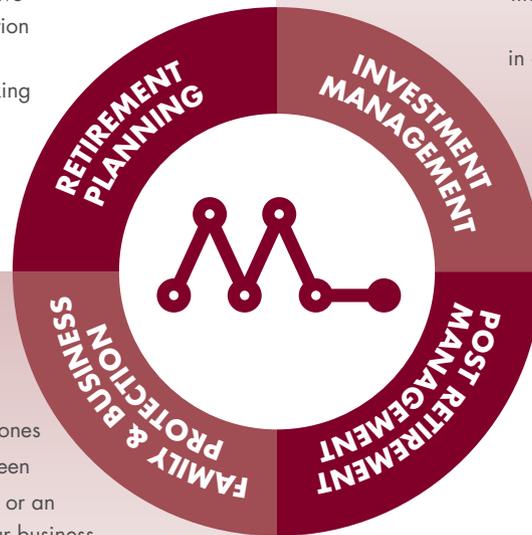


OUR AREAS OF EXPERTISE

At Milestone Advisory, we seek to bring our experience and expertise together to achieve the very best financial outcomes for our clients. We will assist you to achieve your financial goals in a number of important areas.

We work with construction professionals as you approach retirement. You have important decisions to make in relation to the structure and timing of taking your benefits. We guide you in making these choices and guide you to maximise the tax efficiency of your retirement strategy.

We support construction professionals and business owners in financially protecting your loved ones and key employees against unforeseen events such as death, serious illness or an accident. We enable you to run your business with the confidence that you are protected against these unforeseen events.



We guide construction professionals in managing your investment assets wisely, to ensure you maximise your wealth in a risk-controlled manner. We help you to identify clear investment goals over multiple timeframes, and then develop a strategy to assist you in achieving your goals.

We support retirees in managing your retirement fund wisely after you retire. We help you determine the optimal drawdown approach, an appropriate post-retirement investment strategy and we help you plan your wealth transfer in a tax efficient way.

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CASE STUDY

Milestone Advisory client approaching retirement

THE GOAL

David O'Connor* had Pension benefits built up from different periods of service with employers within the construction sector. At his initial meeting with Milestone Advisory, we established that his goal was to get a clear view of his financial situation and in particular his various pension assets, and to then decide on a plan for his retirement.

THE PROCESS

Milestone Advisory assisted David in gathering all of the relevant data to make an informed retirement plan. We established his income requirements in retirement and laid out the various options he had with his funds.

THE RESULT

David was eligible to make a last minute AVC to maximise tax efficiencies. He also phased the drawdown of his retirement assets over the course of 18 months to meet his income needs, as he gradually transitioned from work into retirement. While David was unsure whether an annuity or Approved Retirement Fund (ARF) was his best option, Milestone Advisory laid out a clear and concise post-retirement plan. This enabled him to decide with confidence that the ARF route was the optimal solution for him. Knowing that Milestone Advisory review this option with him on an ongoing basis gives David peace of mind that he can live the life that he wants and will never run out of money. He also has a clear strategy in place to transfer his wealth to his family in a tax efficient way.

**Client name changed for confidentiality*

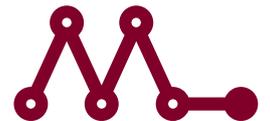


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Member of Brokers Ireland

Milestone Advisory DAC t/a Milestone Advisory is regulated by The Central Bank of Ireland
Milestone Advisory is an operating division of CPAS



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