



COUGHLAN COLEMAN HUGHES  
— life and pensions ltd —

## Savings & Investments

*“We are able to apply our investment expertise to help you with the vast choice of investment products available.”*

Choosing the right investment may seem like an impossible task with seemingly countless products available, offering a multitude of options. This is where we can help.

*The main factors in making investment decisions are:*

- *Time Scale* – when the money is needed.
- *Liquidity* – Ease of access
- *Income Requirements* – Regular cash payments now and in the future
- *Future Capital Requirements* – Lump Sum requirements in the future
- *Attitude to Risk* – How much you are prepared to see fluctuation in value

These factors are closely related and vary according to one’s situation and priorities. An investor, when prioritising needs should be aware of the effects of taxation and inflation. Clearly, many factors need to be taken into account when choosing the correct combination of investments to meet one’s objectives. By offering broad based impartial advice, we are able to apply our investment expertise to help you understand the vast choice of products available to meet your future aims – whether these are to generate income or capital growth for medium/long-term expenses.

The first step in constructing an investment portfolio is to divide up the investments into short-term and longer-term, with a suitable balance produced. Most investors need instant access to some capital at all times, perhaps because they need it for a specific purpose, such as this terms school fee or next year’s holiday. Risks with fluctuating capital values cannot be taken with these funds. Virtually everyone has short-term needs for at least some of their money.

As well as these short-term cash deposits, there will be different priorities with other capital available for investment. Preservation of the real long-term capital value of investments or the long-term value of income may be much more important. Over the longer-term it may not matter that the capital value of the investment goes up and down, providing the long-term trend is upward.

We will guide you through the maze of investment options, taxation, risk, asset allocation and performance, to find the right solution for you. We will help you construct an investment portfolio to meet your needs, providing full details of products available and how they will best suit your taxation and risk profile.

To discuss the options available to you, please contact us for further information;

Coughlan Coleman Hughes  
Unit 12-13 Carrigaline Industrial Park, Carrigaline, Co.Cork  
Tel: 021-4375090 & 021-4375091 | Fax: 021-4375086 | [info@cch.ie](mailto:info@cch.ie)