

Before your Financial Review

Your Financial Review

Thank you for choosing AIB. Your financial review will assess replacing income in the event of death of a family member, protecting your family in the event of death, illness, your mortgage protection needs, retirement planning and savings or investment needs.

We provide financial planning advice covering protection, investments and pensions provided by AIB life.

The review will be tailored to your needs so you will have complete control over what you would like to discuss. It is important that you provide complete and accurate information so that we can give you suitable advice.

The information you give us

Allied Irish Banks, p.l.c. will hold and use the information you give it as part of this Financial Review for the purpose of this Financial Review and any future Financial Reviews. If you choose not to give us the information we need, we cannot proceed with your Financial Review. If you proceed, we will store your information for a period of time to meet our legal and regulatory obligations, we do not hold it for longer than necessary.

To comply with regulations Allied Irish Banks, p.l.c. must collect your personal and financial information to identify your financial needs and provide the most suitable advice. We will generate new information about you based on the information you provide such as your financial needs and risk profiles.

Personal information held by AIB, both individual and joint, is shared with AIB life in order to inform your financial review

For further information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online at www.aib.ie/dataprotection. Our data protection notice may change from time to time.

Remuneration Summary Document

It is a requirement of the Consumer Protection Code that, before you decide to buy a product, we bring to your attention the contents of Allied Irish Banks p.l.c. Remuneration Summary Document. This document is always available at <https://www.aib.ie/lifeandpensionsremunerations>. Please let your Financial Advisor know if you need any clarification about this document.

Special Considerations

Is this the right time for you to talk to us?

Are you happy to proceed with a review on your own **OR** do you need assistance?

Making a financial decision or commitment is an important one for any individual or family. There are many factors that may affect your decision and the recommendation made as part of this Financial Review.

These factors include your:

- Income and outgoings
- Existing arrangements
- Family situation
- Plans for future
- State of health

While most of this information is captured as part of the Financial Review there may be other factors or circumstances that are important to consider as part of the advice provided, this could include:

- Recent illness
- Recent bereavement
- Retirement
- Redundancy
- Any difficulty you have with completing this Financial Review such as hearing or sight difficulties
- Finding discussions relating to financial matters confusing
- English not being your first language.

Where any of these factors or circumstances apply, assistance can be provided to help you ensure you make choices that are most appropriate for you.

Assistance can include:

- Having a second person attend the Financial Review
- Having someone you can discuss your options with to help you make your decision
- Taking additional time to decide on what is best for you
- Would a face to face meeting suit your needs better?

If there are any particular factors or changes to your future circumstances, please tell us about them before the review starts.

The Assisted Decision Making (Capacity) Act 2015 (ADMA) establishes a modern statutory framework to support adults who need help with decision-making about personal welfare, property and financial issues. Find out more about the ADMA on www.decisionsupportservice.ie