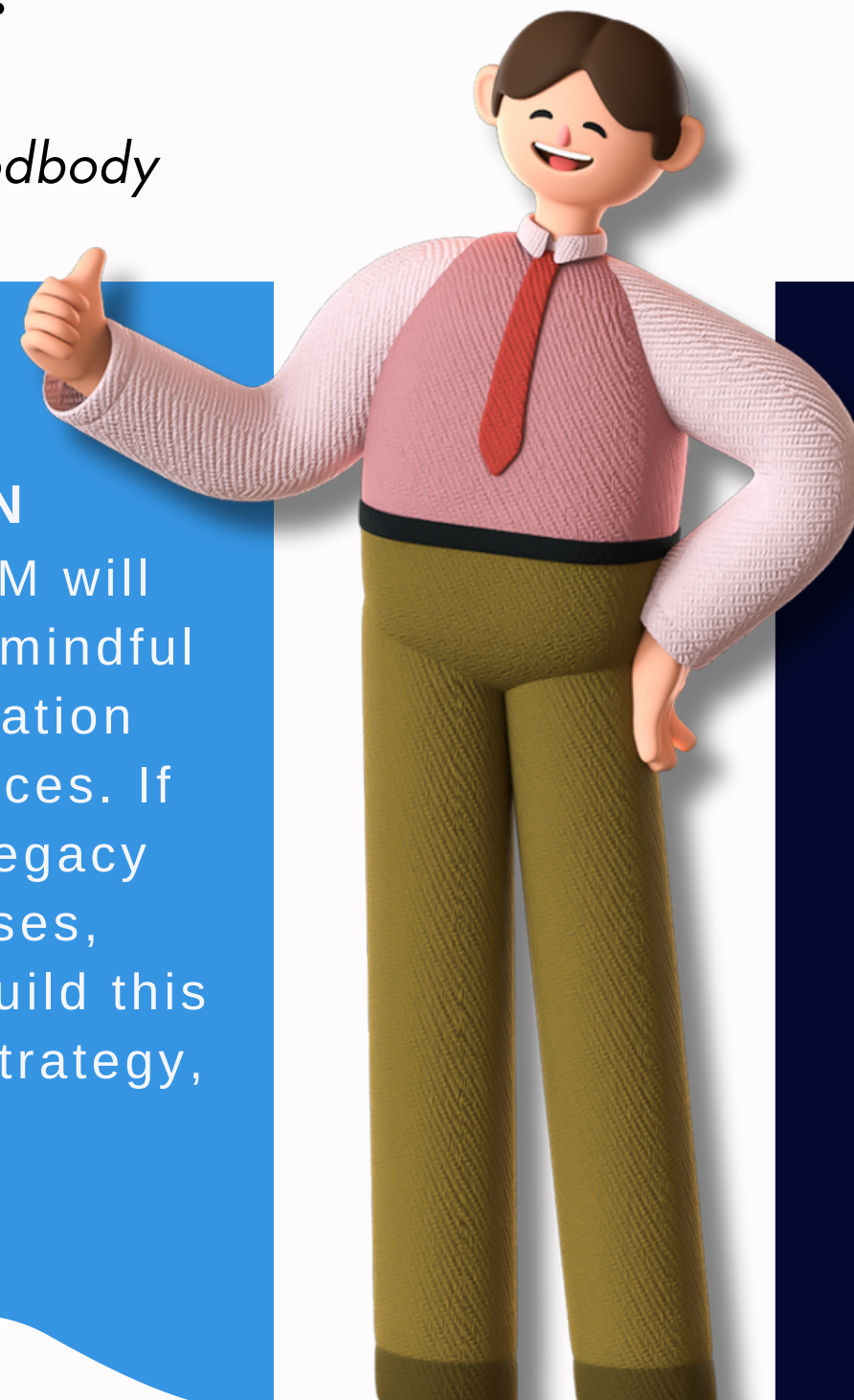


3 USE A DISCRETIONARY FUND (DFM).

Have a professional manage a portfolio of stocks and shares for you.

*Examples: Quilter Cheviot,
RBC Brewin Dolphin, Goodbody*



PRO

LOW MAINTENANCE

With your circumstances and mandate in mind, your investment manager makes all the investment decisions on your behalf, reporting back to you.

PRO

TAXATION

A good DFM will always be mindful of your taxation circumstances. If you have legacy capital losses, they can build this into your strategy,

CON

PROHIBITIVE ENTRY LEVEL

Most DFMs have a minimum investment of €250K, which rules out many investors.

CON

COSTLY

DFMs offer superior service, reporting, and bespoke investments. All these come at a higher price.

