



Invested Webinar Series

What Type of Investor Are You?



Meet Saoirse...

Profile

Single, 55, living in Dublin, no kids. She is graphic designer earning €72k pa for a big advertising agency.

Motivations

Saoirse is an independent woman. Her parents have passed away in the last 2 years and left her an inheritance of €250k. She has a great social life and many hobbies: photography, off-the-grid travel and gardening are her passions. Her brother and his family live in the UK. She's very close to them, especially her 2 nephews.

Behaviours

She likes socialising with her friends and extended family. She has a nice car and likes to have holidays around the world where she can do her photography. She's spontaneous and likes the freedom of making her own decisions.

Priorities

- ▶ Looking after herself is key
- ▶ Pension
- ▶ Protection
- ▶ Having enough money to enjoy life now – and into the future

Attitude to risk

Saoirse's risk rating is 3/4

Fun facts

Favourite drink: Mojito

Key Concerns

- ▶ Parents dying in the last 2 years has given her a sense of mortality
- ▶ Newfound freedom, no longer looking after her parents and no kids/dependencies
- ▶ Wants to look after her nephews – financial legacy of some kind
- ▶ Making sure that her money is properly invested so that she can continue her lifestyle but that she is well protected if she were to become ill/doesn't want to be a burden

Assets/Liabilities

House:

- ▶ 3 bed house in Dublin: 30 year mortgage which she reduced to 25 years and now has 3 years left to pay it off – it costs her €1,200 pm.

Savings/Assets:

- ▶ €2k in a current account
- ▶ €15k in a BOI deposit account She has a just inherited €250k from the probate of her parents' wills.
- ▶ She has a car loan €10k.

Short, Medium & Long Term Needs:

Short Term (0 – 1 year)	Medium Term (2 – 5 years)	Long Term (5+ years)
Goals: <ul style="list-style-type: none"> ▶ Earns net €4.5k pm ▶ Mortgage €1.2k pm ▶ Living expenses ▶ Weekends away, holidays skiing, photography, gardening ▶ Spending day to day ▶ VHI very important 	Goals: <ul style="list-style-type: none"> ▶ Build Sheomra in garden as graphic design/ photographic studio ▶ New car – something sporty but reliable ▶ Emergency fund 	Goals: <ul style="list-style-type: none"> ▶ Financial security ▶ May want to continue working on freelance basis when she retires ▶ May move to the country/ outside of Ireland when she retires ▶ Look after nephews financially ▶ ESG – green issues/saving the planet
Priorities: <ul style="list-style-type: none"> ▶ Instant access ▶ Capital security 	Priorities: <ul style="list-style-type: none"> ▶ Capital security ▶ Some access/growth 	Priorities: <ul style="list-style-type: none"> ▶ Growth ▶ Inflation protection
Potential Solutions: <ul style="list-style-type: none"> ▶ Personal current account ▶ Demand deposit account 	Potential Solutions: <ul style="list-style-type: none"> ▶ Medium term deposit ▶ Notice deposit e.g. 31 days 	Potential Solutions: <ul style="list-style-type: none"> ▶ Investing in funds ▶ Tracker bonds ▶ Direct holding in shares

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