



PLAN B LIFE

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Newsletter

"There are decades where nothing happens and there are weeks where decades happen" - Vladimir Lenin

The quote by Lenin is synonymous with the current situation of the financial and investment markets. Over the past number of weeks, the spread of the feared Coronavirus throughout the entire world coupled with a number of other notable events have resulted in a perfect storm for investors.

Financial downturns are unpleasant for just about everyone. For investors, sticking to core principles can help. In the following article headed '**Investment Lessons to be Learned from the Past**' we outline a number of core principles of investing that are as relevant now in the current climate as ever before.



So, what, as an investor, should I do right now? Here are our core advices:

- If you are invested stay calm and ride out the storm. If you are considering selling and maybe reinvesting at lower prices later - don't! Markets move far too fast for such a high-risk strategy.
- If you make monthly contributions to your pension fund keep doing so if possible because the coming months will be an opportunity to invest at lower prices. This is already the case.
- A significant buying opportunity will present itself in the coming short term for those who have cash.
- If you are nearing retirement and intend availing of an Approved Retirement Fund option, you should bear in mind that your investment horizon is not time limited to your proposed retirement date. There is no need therefore to be making short term decisions as a consequence.
- Talk to us. It is natural to feel very nervous about your finances right now and we know many client's situations have changed dramatically. We are here to lend support and advice.

This newsletter covers a number of other interesting topics, specifically:

- 1) It's Not Too Late to Set Your Financial Goals, and**
- 2) Serious Illness Cover - Its Place in Protecting You and Your Family**

Most importantly, we hope that you and your family are keeping safe and well and should you wish to discuss any of the topics raised in this newsletter, or indeed if you have a query of any nature, we would be delighted to hear from you.

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Investing your hard-earned money is all about planning for your future. In an increasingly complex and uncertain world it can appear daunting to think about the next 5 years, never mind 30 or 40 years hence. Regardless, however, the need to build a secure financial future for you and your family is more relevant than ever.



While you may be uncertain about investing because you feel it's something you don't fully understand, the good news is that the basic principles of investment, when all the jargon is removed, are quite straight forward. Here are six key, but easily understood, lessons that can be learned from past experience.

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It's Not Too Late to Set Your Financial Goals



Although we are well into 2020 it is still not too late to set your financial goals for this year and beyond. Do you sometimes stress about your financial wellbeing and in particular about your family's circumstance should you die and your retirement plans? If you do, you are not alone. Recent surveys have shown that over 51% of respondents say they fear that they are not saving enough

for their retirement. Putting in place a good plan or strategy to deal with this not only ensures that you do make adequate retirement provision but also takes away the feelings of stress and anxiety. Not knowing how to plan for your financial future, on the other hand, can lead to inaction and high levels of stress.

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Serious Illness Cover - Its Place in Protecting You and Your Family

If you earn an income, own a home, have a family, a business or an investment property, then protecting you and your family against the financial impact of ill-health, terminal illness or death is one of the most important decisions you can make. Most often we will have put Life Assurance cover in place to provide essential protection in the event of death. What happens though if you suffer a very serious illness? Some illnesses can have a detrimental effect on your life, including your ability to continue earning a living. This is where Serious Illness cover comes in.



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