

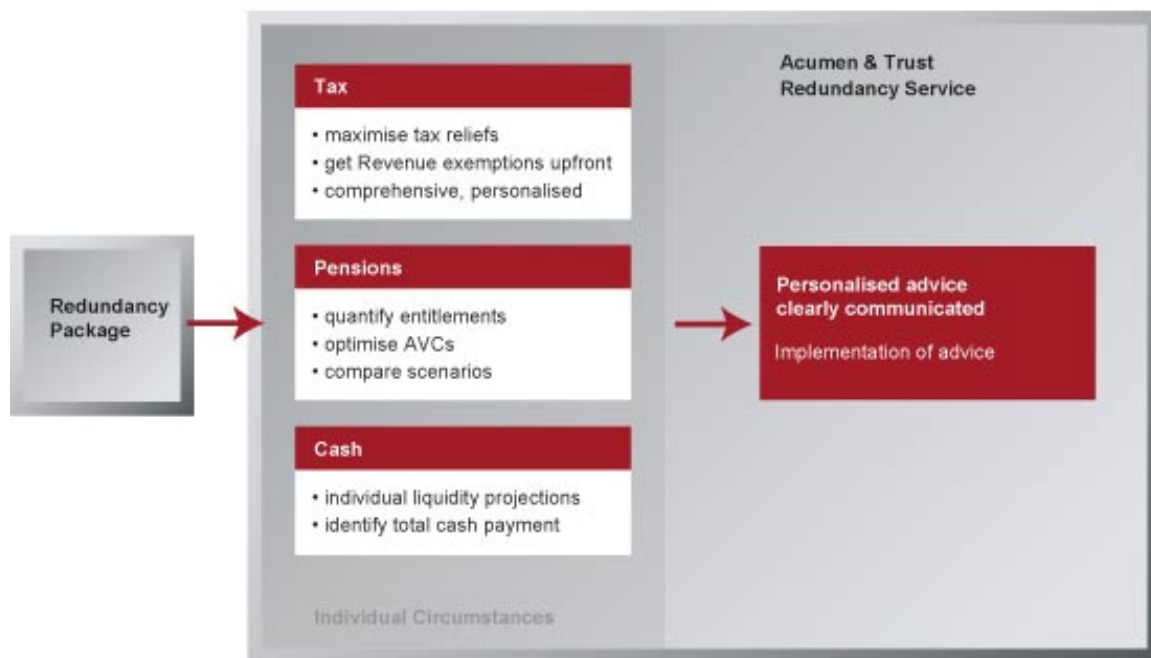
No company likes redundancies, but unfortunately they are sometimes inevitable in the current economic climate.

In this case, the manner in which redundancy programs are handled can help lessen the impact on the individuals involved and on the morale of the remaining personnel.

As **authorised pensions and taxation advisors**, Acumen & Trust is uniquely equipped to ensure your employees optimise their redundancy package.

How does the Acumen & Trust Redundancy Service work?

1. We liaise with the employer to quantify:
 - a. the **components** of the individual redundancy packages
 - b. the **levels of service** required
2. Following that, a one-to-one meeting is held with each employee concerned to discuss:
 - a. various **tax reliefs** that apply based on remuneration, length of service and pension benefits
 - b. **pension options** available to the individual
 - c. **personal liquidity** requirements and projections (incl. inflation, outgoings, etc)
3. Each **individual's options are outlined** in an easy to follow document.



Acumen & Trust has been providing this type of service for more than 12 years and over that time we have built up an experienced team and comprehensive range of resources.

In particular, we have extensive experience in advising and supporting leading institutions operating in the banking, financial and insurance sectors.

Fees

We can operate either a **fixed per capita fee** or an **hourly charge with a cap** on the amount of time/cost that is available for an employee.

The process typically involves:

- initial meeting at which the individual's personal financial position is discussed and any queries clarified
- follow up meeting when the advice on how best to structure the package is agreed

We are happy to **quote set fees in advance**, once we have determined the parameters of the advice to be provided.

Please contact our team to discuss your requirements and review the options for your organisation.

Acumen & Trust Ltd

4 & 5 The Avenue, Beacon Court, Sandyford, Dublin 18

T: +353 1 293 6500

F: +353 1 295 2205

E: solutions@acumen.ie