



**MILESTONE  
ADVISORY**

# INVEST IN YOUR COMPANY'S FUTURE

## MAXIMISE YOUR RETURNS WITH CORPORATE INVESTMENTS

Are you tired of seeing your company's cash reserves sit idly in low-interest savings accounts or money market funds? Do you want to take control of your investment strategy and position your company for long-term success? Investing in corporate investments may be the solution you're looking for.

### When it comes to Surplus Money on Your Balance Sheet, is Cash Always King?

Holding your company's money on deposit may make sense to meet short term cash flow requirements, however, holding all your surplus cash on deposit can be inefficient and may have a negative impact on your balance sheet as:

#### DEPOSIT INTEREST RATES STILL LOW

#### INFLATION DECREASING CASH VALUE

- Inflation can rise above cash levels, especially when cash deposits rates have fallen to such low levels as is currently the case.
- Negative real cash rates result in additional cash losing value. Today, cash holders are more than likely to experience losses of purchasing power due to inflation.

#### INFLATION IS EATING INTO YOUR MONEY ON DEPOSIT

#### HIGHER LONG-TERM RETURNS WITH INVESTMENT SOLUTIONS

- Over the last 10 years, cash has been the only asset class to expose investors to a significant probability of loss. In the meantime, other assets classes have provided better returns.
- Diversification may enable investors to boost their savings cautiously. Including riskier assets in a portfolio may potentially bring higher returns over the long term.



*"Inflation looks set to continue to be a major headwind for investors holding significant amounts of cash"*

If you are looking to make the most of your company's surplus funds and want to achieve returns that outperform traditional deposit accounts and inflation, now is the ideal time to consult with Milestone Advisory and explore the benefits of Investment Bonds or Corporate Savings Plans.

### What are the Benefits of Corporate Investments?

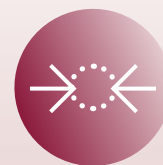
- Potential for higher returns: Corporate investments have the potential to earn higher returns than traditional savings accounts.
- Diversification: By investing in a variety of assets, companies can diversify their investment portfolios and reduce their overall risk.
- Risk management: Companies can invest in investment bonds that align with their risk tolerance and investment goals, allowing them to manage their risk effectively.
- Capital appreciation: Corporate bonds may appreciate in value over time, providing companies with capital gains.
- Investments tailored to you.
- Broad range of sustainable investments.
- Flexible products.
- Trusted providers.

# Benefits of investing through a life assurance investment bond versus investing directly in the stock market.



## INVESTING THROUGH A LIFE ASSURANCE BOND:

- 25% exit tax



## DIRECT INVESTMENT:

- 25% corporation tax each year on income
- Potential 20% close company surcharge
- Potential 33% capital gains tax (CGT) on sale of direct investments

- A broad range of investment solutions across asset classes such as equities, fixed income, and alternatives.
- Choice of risk profiles allowing the company to choose the level of risk they are comfortable with.

## Why choose our Corporate Investments?

At Milestone Advisory, we offer a range of corporate investment options that can help your company achieve its investment goals. Our investment professionals can help you select investment bonds that align with your company's risk tolerance and investment objectives, and we offer competitive fees and commissions.

## Who We Are

Milestone Advisory is a division of CIF Pensions Administration Services Limited DAC (CPAS), and provides expert financial advice to companies and members of the construction and related industries.

Our structured approach to personal and company financial planning is delivered by our highly qualified team, combined with our specific industry focus to bring unrivalled advice benefits.

We help our clients identify and achieve their financial objectives through expert financial advice.

## Our Process

When it comes to investments, we ensure your assets are managed wisely. Our team will help you identify clear investment goals over multiple timeframes and develop strategies, ensuring you achieve your financial goals.



Invest in Your Company's Future. Contact Us Today to Learn More.  
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**Warning: Past performance is not a reliable guide to future performance. The value of your investment may go down as well as up.**  
Milestone Advisory DAC t/a Milestone Advisory is regulated by the Central Bank of Ireland.