

Company Number: 414795

Integrated Pension & Investment Options Limited
Annual Report and Financial Statements
for the financial year ended 30 June 2025

ODK Accountancy Limited
Statutory Auditors & Chartered Accountants
Church Street
Gort
Co Galway

Integrated Pension & Investment Options Limited

CONTENTS

	Page
Directors and Other Information	3
Directors' Report	4 - 5
Directors' Responsibilities Statement	6
Independent Auditor's Report	7 - 9
Profit and Loss Account	10
Balance Sheet	11
Statement of Changes in Equity	12
Cash Flow Statement	13
Notes to the Financial Statements	14 - 17
Supplementary Information on Trading Statement	19

Integrated Pension & Investment Options Limited

DIRECTORS AND OTHER INFORMATION

Directors	Eamon Keaney Conor Keaney Attracta Keaney
Company Secretary	Eamon Keaney
Company Number	414795
Registered Office and Business Address	Augustine Court St Augustine Street Galway
Auditors	ODK Accountancy Limited Statutory Auditors & Chartered Accountants Church Street Gort Co Galway
Bankers	Bank of Ireland Salthill Galway
Solicitors	Benen Fahy Associates Solicitors 2 Bridge Street Galway H91 HHN1

Integrated Pension & Investment Options Limited

DIRECTORS' REPORT

for the financial year ended 30 June 2025

The directors present their report and the audited financial statements for the financial year ended 30 June 2025.

Principal Activity and Review of the Business

The principal activity of the company is to distribute investments, pensions, life assurance, health insurance, deposits, mortgages and offer specialised financial advice.

There has been no significant change in these activities during the financial year ended 30 June 2025.

Principal Risks and Uncertainties

In common with all companies operating in this sector, the directors are aware that the company faces strong competition in the market. If the company fails to compete successfully, market share may decline. The directors are taking necessary steps to reduce this decline by diversifying services offered, introducing new products to their books and continue to implement a professional, high quality service to stay ahead of the competition.

Results and Dividends

The (loss)/profit for the financial year after providing for depreciation and taxation amounted to €(34,814) (2024 - €37,593).

The directors do not recommend payment of a dividend.

At the end of the financial year, the company has assets of €148,016 (2024 - €195,251) and liabilities of €19,237 (2024 - €31,658). The net assets of the company have decreased by €(34,814).

Directors and Secretary

The directors who served throughout the financial year were as follows:

Eamon Keaney
Conor Keaney
Attracta Keaney

The secretary who served throughout the financial year was Eamon Keaney.

The directors' and the secretary's interests in the shares of the company are as follows:

Name	Class of Shares	Number Held At 30/06/25	Number Held At 01/07/24
Eamon Keaney	€1 Ordinary Shares	1,359	1,359
Conor Keaney	€1 Ordinary Shares	135	135
Attracta Keaney	€1 Ordinary Shares	135	135
		<u>1,629</u>	<u>1,629</u>

There were no changes in shareholdings between 30 June 2025 and the date of signing the financial statements.

In accordance with the Constitution, the directors retire by rotation and, being eligible, offer themselves for re-election.

Future Developments

The company plans to continue its present activities and current trading levels. Employees are kept as fully informed as practicable about developments within the business.

Post Balance Sheet Events

There have been no significant events affecting the company since the financial year-end.

Auditors

The auditors, ODK Accountancy Limited, (Statutory Auditors & Chartered Accountants), continue in office in accordance with section 383(2) of the Companies Act 2014.

Taxation Status

The company is a close company within the meaning of the Taxes Consolidation Act, 1997.

Integrated Pension & Investment Options Limited

DIRECTORS' REPORT

for the financial year ended 30 June 2025

Creditor Payment Policy

The directors acknowledge their responsibility for ensuring compliance with the provisions of the EC (Late Payment) Regulation 2012. Procedures have been implemented to identify the dates upon which all invoices fall due for payment and to ensure that payments are made by such dates. Such procedures provide reasonable assurance against material non-compliance with the regulations

Statement on Relevant Audit Information

In accordance with section 330 of the Companies Act 2014, so far as each of the persons who are directors at the time this report is approved are aware, there is no relevant audit information of which the statutory auditors are unaware. The directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and they have established that the statutory auditors are aware of that information.

Accounting Records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at Augustine Court, St Augustine Street, Galway.

Signed on behalf of the board


Eamon Keaney
Director

29 December 2025


Conor Keaney
Director

29 December 2025

Integrated Pension & Investment Options Limited

DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 30 June 2025

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the directors are required to:

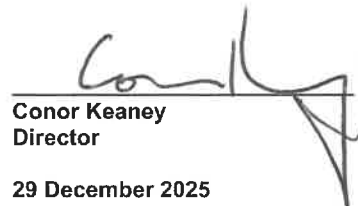
- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the board


Eamon Keaney
Director

29 December 2025


Conor Keaney
Director

29 December 2025

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Integrated Pension & Investment Options Limited

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Integrated Pension & Investment Options Limited ('the company') for the financial year ended 30 June 2025 which comprise the Profit and Loss Account, the Balance Sheet, the Statement of Changes in Equity, the Cash Flow Statement and the related notes to the financial statements, including the summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is Irish Law and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued in the United Kingdom by the Financial Reporting Council.

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 30 June 2025 and of its loss for the financial year then ended;
- have been properly prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are described below in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other Information

The directors are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2014

In our opinion, based on the work undertaken in the course of the audit, we report that:

- the information given in the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report has been prepared in accordance with applicable legal requirements.

We have obtained all the information and explanations which, to the best of our knowledge and belief, are necessary for the purposes of our audit.

In our opinion the accounting records of the company were sufficient to permit the financial statements to be readily and properly audited and the financial statements are in agreement with the accounting records.

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Integrated Pension & Investment Options Limited

Matters on which we are required to report by exception

Based on the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified any material misstatements in the directors' report.

The Companies Act 2014 requires us to report to you if, in our opinion, the requirements of any of sections 305 to 312 of the Act, which relate to disclosures of directors' remuneration and transactions are not complied with by the Company. We have nothing to report in this regard.

Respective responsibilities

Responsibilities of directors for the financial statements

As explained more fully in the Directors' Responsibilities Statement set out on page 6, the directors are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, if applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operation, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Further information regarding the scope of our responsibilities as auditor

As part of an audit in accordance with ISAs (Ireland), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

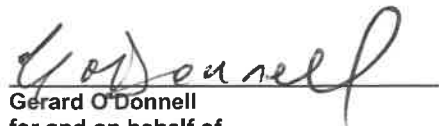
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

INDEPENDENT AUDITOR'S REPORT **to the Shareholders of Integrated Pension & Investment Options Limited**

The purpose of our audit work and to whom we owe our responsibilities

Our report is made solely to the company's shareholders, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's shareholders those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the company and the company's shareholders, as a body, for our audit work, for this report, or for the opinions we have formed.



Gerard O'Donnell
for and on behalf of
ODK ACCOUNTANCY LIMITED
Statutory Auditors & Chartered Accountants
Church Street
Gort
Co Galway

30 December 2025

Integrated Pension & Investment Options Limited
PROFIT AND LOSS ACCOUNT
for the financial year ended 30 June 2025

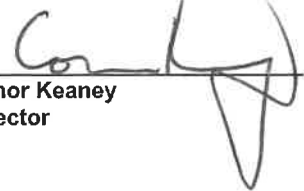
	Notes	2025 €	2024 €
Turnover	3	408,600	373,057
Staff costs	5	(367,015)	(261,479)
Depreciation on fixed assets		(886)	(1,619)
Other operating expenses		(75,513)	(63,312)
		<u> </u>	<u> </u>
(Loss)/profit before taxation		(34,814)	46,647
Tax on (loss)/profit	6	-	(9,054)
		<u> </u>	<u> </u>
(Loss)/profit for the financial year		(34,814)	37,593
		<u> </u>	<u> </u>
Total comprehensive income		(34,814)	37,593
		<u> </u>	<u> </u>

Integrated Pension & Investment Options Limited
BALANCE SHEET
as at 30 June 2025

	Notes	2025 €	2024 €
Fixed Assets			
Tangible assets	7	<u>4,083</u>	<u>4,320</u>
Current Assets			
Debtors	8	5,253	533
Cash at bank and in hand		<u>138,680</u>	<u>190,398</u>
		<u>143,933</u>	<u>190,931</u>
Creditors: amounts falling due within one year	10	<u>(19,237)</u>	<u>(31,658)</u>
Net Current Assets		<u>124,696</u>	<u>159,273</u>
Total Assets less Current Liabilities		<u>128,779</u>	<u>163,593</u>
Capital and Reserves			
Called up share capital presented as equity	12	1,629	1,629
Retained earnings		<u>127,150</u>	<u>161,964</u>
Shareholders' Funds		<u>128,779</u>	<u>163,593</u>

Approved by the board on 29 December 2025 and signed on its behalf by:


Eamon Keaney
Director


Conor Keaney
Director

Integrated Pension & Investment Options Limited
STATEMENT OF CHANGES IN EQUITY
as at 30 June 2025

	Called up share capital €	Retained earnings €	Total €
At 1 July 2023	1,629	124,371	126,000
Profit for the financial year	-	37,593	37,593
At 30 June 2024	1,629	161,964	163,593
Loss for the financial year	-	(34,814)	(34,814)
At 30 June 2025	1,629	127,150	128,779

Integrated Pension & Investment Options Limited

CASH FLOW STATEMENT

for the financial year ended 30 June 2025

	Notes	2025 €	2024 €
Cash flows from operating activities			
(Loss)/profit for the financial year		(34,814)	37,593
Adjustments for:			
Tax on (loss)/profit on ordinary activities		-	9,054
Depreciation		886	1,619
Profit/loss on disposal of intangible fixed assets		-	(17,325)
		<u>(33,928)</u>	<u>30,941</u>
Movements in working capital:			
Movement in debtors		(4,719)	1,563
Movement in creditors		(3,367)	12,903
		<u>(42,014)</u>	<u>45,407</u>
Cash (used in)/generated from operations		(42,014)	45,407
Tax paid		(9,055)	-
		<u>(51,069)</u>	<u>45,407</u>
Net cash (used in)/generated from operating activities		(51,069)	45,407
Cash flows from investing activities			
Payments to acquire tangible assets		(649)	(2,354)
Receipts from sales of intangible assets		-	17,325
Receipts on disposal of group interests		-	20,000
		<u>(649)</u>	<u>34,971</u>
Net cash (used in)/generated from investment activities		(649)	34,971
Net (decrease)/increase in cash and cash equivalents		(51,718)	80,378
Cash and cash equivalents at beginning of financial year		190,398	110,020
		<u>190,398</u>	<u>110,020</u>
Cash and cash equivalents at end of financial year	9	138,680	190,398
		<u>138,680</u>	<u>190,398</u>

Integrated Pension & Investment Options Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

1. General Information

Integrated Pension & Investment Options Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 414795. The registered office of the company is Augustine Court, St Augustine Street, Galway which is also the principal place of business of the company. The nature of the company's operations and its principal activities are set out in the Directors' Report. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

2. Summary of Significant Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

Statement of compliance

The financial statements of the company for the financial year ended 30 June 2025 have been prepared on the going concern basis and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102).

Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council.

The company qualifies as a large company as defined by section 280H of the Companies Act 2014 in respect of the financial year.

Turnover

Turnover comprises of commissions and charges received for the provision of financial products such as life assurance, health insurance, investments, deposits, mortgage and other specialised products. In relation to the statutory cooling off period for such products, the company constantly reviews all commissions and charges received to make sure that turnover is recorded accurately and shown as true and fair in the annual statements.

Tangible assets and depreciation

Tangible assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	-	12.5% Straight line
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The carrying values of tangible fixed assets are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Trade and other debtors

Trade and other debtors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases the receivables are stated at cost less impairment losses for bad and doubtful debts.

Trade and other creditors

Trade and other creditors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Employee benefits

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The company also operates a defined benefit pension scheme for its employees providing benefits based on final pensionable pay. The assets of this scheme are also held separately from those of the company, being invested with pension fund managers.

Integrated Pension & Investment Options Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

Taxation and deferred taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial year and is calculated using the tax rates and laws that have been enacted or substantially enacted at the Balance Sheet date.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the company's taxable profits and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the Balance Sheet date.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Balance Sheet date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated at the rates of exchange ruling at the date of the transaction. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The resulting exchange differences are dealt with in the Profit and Loss Account.

Ordinary share capital

The ordinary share capital of the company is presented as equity.

3. Turnover

The whole of the company's turnover is attributable to its market in Ireland and is derived from the principal activity of commissions earned from the provision of investment, pension, life assurance, health insurance and other financial product advice.

4. Operating (loss)/profit	2025	2024
	€	€
Operating (loss)/profit is stated after charging:		
Depreciation of tangible assets	886	1,619
Profit on disposal of intangible fixed assets	-	(17,325)
Auditor's remuneration		
- audit of individual company accounts	2,460	3,835
- other assurance services	492	-
- other non-audit services	738	-
	<u> </u>	<u> </u>

5. Employees and remuneration

Number of employees

The average number of persons employed (including executive directors) during the financial year was as follows:

	2025	2024
	Number	Number
Directors	<u> 3</u>	<u> 3</u>

The staff costs (inclusive of directors' salaries) comprise:

	2025	2024
	€	€
Wages and salaries	144,800	170,258
Social welfare costs	7,615	8,068
Pension costs	214,600	54,600
Compensation for loss of office - former directors	-	28,553
	<u> </u>	<u> </u>
	<u>367,015</u>	<u>261,479</u>

Integrated Pension & Investment Options Limited
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 30 June 2025

continued

6. Tax on (loss)/profit

	2025 €	2024 €
(a) Analysis of charge in the financial year		
Current tax:		
Corporation tax at 0.00% (2024 - 12.50%) (Note 6 (b))	-	9,054

(b) Factors affecting tax charge for the financial year

The tax assessed for the financial year differs from the standard rate of corporation tax in Ireland. The differences are explained below:

	2025 €	2024 €
(Loss)/profit taxable at 0.00%	<u>(34,814)</u>	<u>46,647</u>
(Loss)/profit before tax multiplied by the standard rate of corporation tax in Ireland at 0.00% (2024 - 12.50%)	-	5,831
Effects of:		
Expenses not deductible for tax purposes	-	270
Utilisation of tax losses	-	(312)
Tax on disposal of shares	-	3,265
Total tax charge for the financial year (Note 6 (a))	<u>-</u>	<u>9,054</u>

No charge to tax arises due to tax losses incurred.

7. Tangible assets

	Fixtures, fittings and equipment €	Total €
Cost		
At 1 July 2024	30,124	30,124
Additions	649	649
At 30 June 2025	<u>30,773</u>	<u>30,773</u>
Depreciation		
At 1 July 2024	25,804	25,804
Charge for the financial year	886	886
At 30 June 2025	<u>26,690</u>	<u>26,690</u>
Net book value		
At 30 June 2025	<u>4,083</u>	<u>4,083</u>
At 30 June 2024	<u>4,320</u>	<u>4,320</u>

8. Debtors

	2025 €	2024 €
Trade debtors	4,252	(1,096)
Other debtors	-	1,629
Taxation (Note 11)	1	-
Prepayments	1,000	-
	<u>5,253</u>	<u>533</u>

Integrated Pension & Investment Options Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

9. Cash and cash equivalents			2025	2024
			€	€
Cash and bank balances			<u>138,680</u>	<u>190,398</u>
10. Creditors			2025	2024
Amounts falling due within one year			€	€
Taxation (Note 11)			9,141	25,951
Other creditors			4,171	517
Accruals			5,925	5,190
			<u>19,237</u>	<u>31,658</u>
11. Taxation			2025	2024
			€	€
Debtors:				
Corporation tax			<u>1</u>	<u>-</u>
Creditors:				
Corporation tax			-	9,054
PAYE			9,141	16,897
			<u>9,141</u>	<u>25,951</u>
12. Share capital			2025	2024
Description	Number of shares	Value of units	€	€
Authorised				
€1 Ordinary Shares	1,000,000	€1.00 each	<u>1,000,000</u>	<u>1,000,000</u>
Allotted, called up and fully paid				
€1 Ordinary Shares	1,629	€1.00 each	<u>1,629</u>	<u>1,629</u>
13. Capital commitments				
The company had no material capital commitments at the financial year-ended 30 June 2025.				
14. Directors' remuneration			2025	2024
			€	€
Remuneration			144,800	170,258
Pension contributions			214,600	54,600
Compensation for loss of office from company			-	28,553
			<u>359,400</u>	<u>253,411</u>
15. Post-Balance Sheet Events				
There have been no significant events affecting the company since the financial year-end.				
16. Approval of financial statements				
The financial statements were approved and authorised for issue by the board of directors on 29 December 2025.				

INTEGRATED PENSION & INVESTMENT OPTIONS LIMITED

SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2025

NOT COVERED BY THE AUDITORS REPORT

THE FOLLOWING PAGES DO NOT FORM PART OF THE AUDITED FINANCIAL STATEMENTS

Integrated Pension & Investment Options Limited
SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
TRADING STATEMENT
for the financial year ended 30 June 2025

	2025	2024
	€	€
Sales	408,600	373,057
Gross profit Percentage	100.0%	100.0%
Administrative expenses		
Director's remuneration	144,800	170,258
Social welfare costs	7,615	8,068
Pension costs	214,600	54,600
Compensation for loss of office - former directors	-	28,553
Staff Expenses	4,651	4,205
Rent payable	10,000	10,000
Rates	2,322	844
Management Expenses	2,235	2,111
Insurance	4,411	4,515
Light and heat	2,574	2,777
Repairs and maintenance	707	170
Printing, postage and stationery	1,974	3,611
Advertising	-	250
Telephone and Broadband	3,542	3,509
Computer costs	2,588	1,977
Motor expenses	600	-
Travelling and entertainment	20,766	21,651
Legal and professional	-	1,400
Consultancy fees	1,745	4,400
Accountancy Fees	4,152	2,677
Bank charges	355	349
Bad debts	174	2,160
General expenses	4,834	4,712
Subscriptions	4,193	5,484
Profits/losses on disposal of intangibles	-	(17,325)
Auditor's remuneration	3,690	3,835
Depreciation of tangible assets	886	1,619
	443,414	326,410
Net (loss)/profit	(34,814)	46,647