

Our client approach

At Cregan Kelly O'Brien, we want to remove any concerns you may have in relation to your financial affairs and help you to make the best financial choices to suit your circumstances. We believe that to do this, you need clarity of your financial situation and a plan.

We developed the unique "OnTrack" process to help you gain financial clarity. We start by listening to you. Before we can advise you, we need to get a full understanding of your current situation and also your objectives.

Once we complete this, we then develop a plan, which pulls all of this information together and identifies any gaps in your current progress towards your objectives. We then recommend solutions to you and when these are agreed, we help you to put them in place.



www.ckob.ie | www.creganaccountants.ie

Broadmeadow Hall, Applewood Village, Swords, Co. Dublin, Ireland

Cregan Kelly O'Brien – Financial Planning T: +353 1 870 0370 E: info@ckob.ie

Cregan Kelly O'Brien – Insurances T: +353 1 883 9020 E: info@ckob.ie

Cregan Accountants T: +353 1 890 3222 E: info@creganaccountants.ie



Cregan Kelly O'Brien



Cregan Accountants

What makes us different



Client Benefits

- Peace of mind
- Financial clarity
- Control of your finances
- Easily managed
- Better financial choices

Cregan Kelly O'Brien offers a unique combination of experienced accounting, tax, financial planning and insurance specialists within the one firm. Almost always, key financial decisions regarding a business or family have implications across related areas, and these need to be fully understood before choosing the right option.

We are an advice driven business, centred on your needs and objectives. So using our OnTrack process we help you build a complete financial picture of your particular challenges and develop solutions to meet them. Because we have an overall view of your financial & insurance challenges and access to in-house experts right across the spectrum, we can develop the best solutions to meet your challenges today and into the future.

And through our ongoing work with you, we ensure that the solutions in place for you are reviewed, to ensure they evolve with your changing financial objectives. We'll help to make your finances easier to manage.

At Cregan Kelly O'Brien, we constantly seek out innovative ways to add value to you. This is done through constantly seeking out improvements in our processes and technology to enhance the quality of our advice and our service to you.

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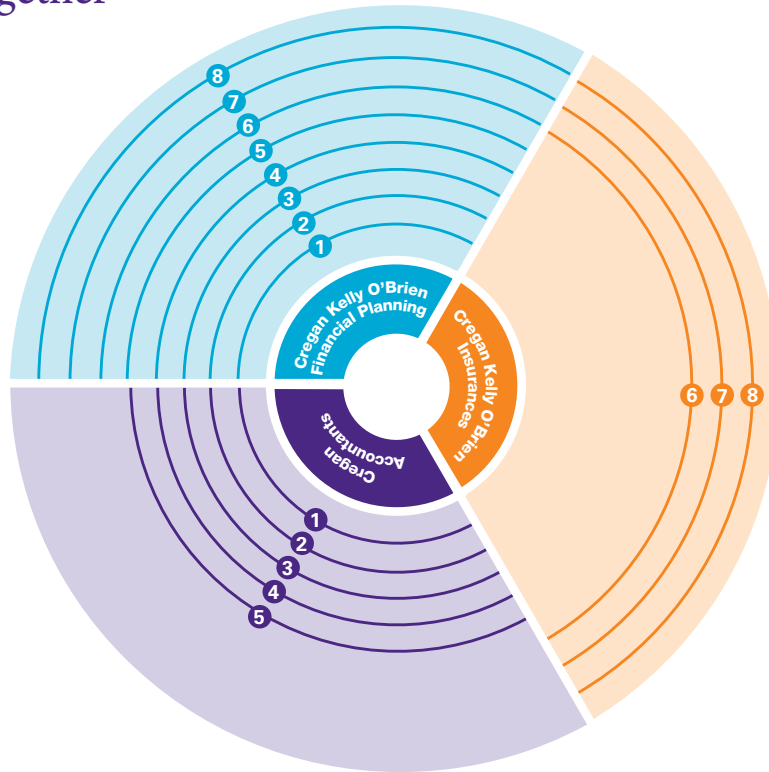
Cregan Kelly O'Brien



Cregan Accountants

What makes us different

Working Together



- 1 Financial Planning
- 2 Future Cash Flow Planning
- 3 Tax Planning
- 4 Wealth Management & Retirement Planning
- 5 Wealth Transfer
- 6 Risk Identification
- 7 Risk Management, Protection & Insurance
- 8 Find best market options available

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Cregan Kelly O'Brien



Cregan Accountants



Tommy O'Brien (ACII) is the Managing Director of Cregan Kelly O'Brien – Insurances. He started his career with Hibernian Insurance in 1978 where he worked in a variety of roles including underwriting, claims and risk surveying, giving him the necessary breadth of experience to successfully make the transition to insurance broking more than 20 years ago.

In 2010, Tommy joined up with Maurice Cregan and Colm Kelly to establish the general insurance brokerage, now known as Cregan Kelly O'Brien – Insurances.

To support his expertise in all areas of General Insurance, Tommy has an established network of contacts throughout the industry, which enables him to develop the very best insurance solutions at the most competitive price to meet the objectives of our clients. Tommy also has vast experience in assisting clients making claims, ensuring they maximise the value from their insurance in place.

O'Brien Cregan Kelly Ltd. t/a Cregan Kelly O'Brien – Insurances is regulated by the Central Bank of Ireland. As a member also of the Irish Brokers Association (IBA), we get access to the latest insights and market developments to bring to our clients. We also operate under their ethics and standards codes, which help us to deliver best practice to our clients.

Our range of products and services

Risk Management

Risk identification
Risk reduction strategies
General insurance advice
Claims Guidance

Commercial Services

Business Insurance
Retail & Office
Liability Insurance
Professional Indemnity
Management Liability
Property Owners
Motor Fleet
Tradesmen
Motor Trade
Engineering
Goods in Transit

Personal Lines

House
Car
Van
Personal Accident
Travel

Continued overleaf

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Cregan Kelly O'Brien
Insurances

Where we add value for our customers



We represent you

Insurance Products can be difficult to understand and Insurance Companies can be difficult to deal with. Particularly at difficult times such as when you are making a claim, you need someone you can trust to act on your behalf, someone who understands both the insurance products and the companies.

We bring much needed expertise

It is unlikely that you are expert in the different policy covers, the interpreting of policy wordings or the manner in which cases can be presented to Insurance Companies. We bring this expertise to ensure you get the right cover in place to meet your particular needs.

Ongoing guidance

We believe that the insurance transaction should first and foremost give you clarity and peace of mind. It should also be simple at every stage from quotation, to policy implementation and when a loss occurs. This is what we aim to deliver. At Cregan Kelly O'Brien - Insurances, we believe that you deserve more than someone simply arranging cover for you. We deliver this extra value in the form of sound professional advice, guidance and assistance in all of your insurance matters, at every stage of your insurance transactions.

We've got you covered

We make it easy for you to arrange your insurance cover so that you can concentrate on other more important matters such as running your business with the confidence that your interests are protected.

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Cregan Kelly O'Brien
Insurances



Colm Kelly (QFA, LIA Dip) is the Managing Director of Cregan Kelly O'Brien – Financial Planning. Colm founded this business with Maurice Cregan in 2007 to bring his extensive experience in financial planning and associated products to the clients of Cregan Accountants, and other clients.

Cregan Kelly O'Brien is based in Fingal, Co. Dublin and provides expert financial advice and solutions to our clients. We assist business owners, professionals, individuals and families to achieve their financial goals.

Finance Life and Pensions Ltd. t/a Cregan Kelly O'Brien – Financial Planning is regulated by the Central Bank of Ireland. As a member also of the Professional Insurance Brokers Association (PIBA), we adhere to a code of ethics and standards to ensure you are always dealt with in a professional, independent and confidential manner.

Our OnTrack process

Our **OnTrack** process starts with a discovery meeting, for which we cover the cost. This offers you the opportunity to see if you are comfortable working with us, before you engage our services.



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What outcomes can you expect from our OnTrack process?

Peace of mind benefits

- **Clarity:**
Understanding your current financial situation and proposed solutions.
- **Know the risks:**
Having a plan that is in line with your attitude to taking risk.
- **A plan:**
Knowing you have your finances OnTrack helps you to sleep at night.
- **Ongoing support:**
Further questions will always arise. We're here to help.



Financial security benefits

- **Grow your wealth:**
Investments | Deposits | Savings
Maximise your financial resources to ensure that they are working as hard for you as possible.
- **Financial independence in retirement:**
Tax planning | Pension planning | Post retirement wealth management
With the provision of state benefits under increasing pressure, plan to maintain your lifestyle when you are retired.
- **Financial protection for your family:**
Health insurance | Life assurance | Mortgage protection | Income protection | Serious illness cover
Ensure your family's financial security in the event of ill health or death.
- **Business protection:**
Keyman insurance | Partnership insurance | Income protection
Ensure that your business can survive and move forwards in the event of the death or illness of a key person in the business.

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Cregan Kelly O'Brien
Financial Planning

Cregan Accountants



Maurice Cregan (FCPA) established Cregan Accountants in 1997. With over 30 years experience in both practice and industry, Maurice & his team provide expertise and guidance to owner managed businesses and private clients right across the spectrum of setting up and building a business, raising finance, financial management of businesses, dealing with insolvency issues and wealth transfer.

Maurice was a founding director of Cregan Kelly O'Brien and has a continued involvement in this and a number of other businesses today. Maurice is also an active member of the Fingal business community and is involved in a number of business associations and networks.

Cregan Accountants has established itself as one of the leading accounting firms in the Dublin region and has been the proud recipient of a Customer Service Award from Fingal Chamber of Commerce and was also voted AVN Accounting Firm of the Year in 2006.

We recognise that access to relevant and current information is crucial, in order for you to be able to run your business effectively. Using the latest cloud technology, we can collaborate with you in real-time, seeing the same numbers that you see and enabling you to securely access your financial information anywhere, anytime via the web on your PC, phone or tablet.

Our services

We deliver a comprehensive range of accounting services to help you establish and run your business with confidence.

Business set-up

Business plan preparation & cashflow projections
Raising Finance
Grant Applications
Best structure for your business & business registration
Internal accounting systems

Accounting services

Audit & Accounting
Management Accounts
Forecasting
Financial performance reviews
Online Accounting
Insolvency & Restructuring Motor Fleet

Business consultancy

Business Advice
One to One consulting
Tax planning

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Cregan Accountants
Business and Taxation Advisers

Company values

Cregan Accountants place central importance to the values that we bring to our clients.



Clarifying your goals:

Our clients sit at the heart of our business. We invest time at the outset to ensure that we have a clear understanding of your objectives.

Collaboration:

While we recognise our role as a service provider to our clients, we work collaboratively with you to deliver the optimal solutions for the challenges you face.

Objective advice:

Our advice may not be what you want to hear. But you can rest assured that our advice always has your best interest at heart.

Precision & consistency:

Our advice will be delivered with care and accuracy. Every single time.

Enthusiasm:

We view our relationship with our clients as partnerships with common goals. We will strive to help you achieve your goals with the same energy and enthusiasm that we employ in achieving our own business objectives.

Loyalty & fairness:

We never want to lose a client. To prevent this happening, we approach every task with your interest at heart, with absolute discretion and our total loyalty at all times.

Innovation:

Using the latest cloud technology, we can collaborate with you in real-time, seeing the same numbers that you see and enabling you to securely access your financial information anywhere, anytime via the web on your PC, phone or tablet.

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