

Expert pension solutions



Cregan Kelly O'Brien
Financial Planning

Planning for your desired lifestyle in retirement is a significant challenge facing business owners and professionals today. You want to maximise the tax advantages and also your retirement benefits, all in a risk-controlled manner.

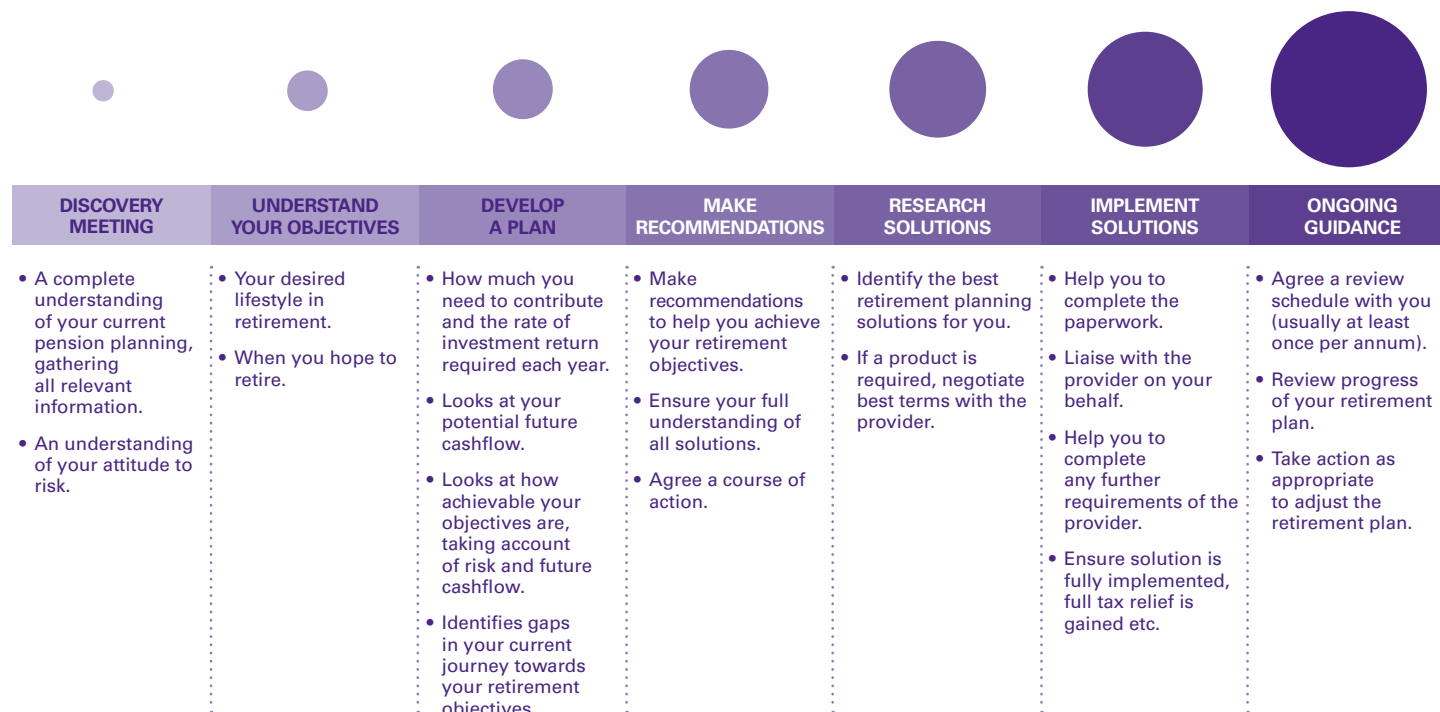
*You need to carefully consider when you wish to retire, how much you need to save and where best to actually invest your money. At Cregan Kelly O'Brien Financial Planning, this is what we do. Using our **OnTrack** process, we help you to clarify your retirement objectives and ultimately achieve them in a controlled way.*

We specialise in retirement planning for:

- Company Directors
- Professionals
- Employee Pension Plans
- Self Administered Pension Schemes

Our **OnTrack** Approach to a Secure Retirement

We developed the **OnTrack** approach to retirement planning to bring a rigorous structure to addressing the biggest personal finance challenge facing business owners and professionals today. That is developing a plan to secure your desired lifestyle in retirement.



Designing your Risk Based Retirement Portfolio

The relationship between investment risk and return is well documented. All pension investments, even deposits carry some degree of risk.

That is why at Cregan Kelly O'Brien Financial Planning, we spend a lot of time talking to you about risk, to ensure that you fully understand the role that risk will play in the achievement of your retirement objectives.

We seek to clarify the following in order to construct the right portfolio for you,

1. **Your appetite for risk:** How much risk you are happy to take.
2. **Your capacity for risk:** Can you actually afford to take risk?
3. **Your need to take risk:** Depending on your objectives, how much risk do you actually need to take?

Once we understand these, we use the ESMA (European Securities & Markets Authority) rating system to identify a suitable volatility level for your portfolio. We then design a suitable portfolio for you.

Benefits of the OnTrack Retirement Planning Approach

- Retirement solution based on your specific objectives
- Investment portfolio design based on your own risk profile
- Access to a wide range of pension providers and fund managers
- Transparent charging structure
- Full tax relief on pension contributions
- Tax free growth of pension fund
- Access to tax free lump sum at retirement
- Full range of retirement options available
- Access to tax efficient life cover benefits
- Structured review programme to keep your pension funding on track.



Rating	1	2	3	4	5	6	7
ESMA Volatility Bands	0 - 0.5%	0.5 - 2%	2 - 5%	5 - 10%	10 - 15%	15 - 25%	25% +
Risk of expected investment loss	Very Low Risk	Low Risk	Low to Medium	Medium Risk	Medium to High Risk	High Risk	Very High Risk
Return Objective,	Similar to deposits	Similar to or slightly more than deposits	More than deposits and possibly beats inflation	Average returns, beating deposits and inflation	Above average returns, beating deposits and inflation	High return potential over the long term	Highest return potential over the long term

Our Approach to Investment Costs

We recognise the importance of complete transparency of charges within your pension fund. Cregan Kelly O'Brien Financial Planning and your chosen pension provider will apply a single annual charge to your pension fund to cover their fees. We will be delighted to talk to you in detail about this charge and the impact of it on your pension fund.

For more information

If you would like further information or to set up an initial meeting with us (for which we cover the cost), please contact us at;

Cregan Kelly O'Brien Financial Planning

Unit 2,
Broadmeadow Hall,
Applewood Village,
Swords, Co. Dublin.

T +353 1 870 0370

E info@ckob.ie

www.ckob.ie



Cregan Kelly O'Brien
Financial Planning