



Success Online

Denis Hegarty,
Success Online.
Moonvoy,
Tramore,
Co. Waterford

Billy Phelan,
Billy Phelan Financial,
Powerscourt,
Waterford

November 29th 2011

Dear Billy,

Thanks for all your time and effort in putting together a suitable Life Assurance & Critical Illness Policy for myself and Katrina. While you had warned me that I could expect a significant premium increase when my existing plan came up for renewal, we were shocked to discover that they wanted to increase the premiums by 100%.

Thankfully after we met with you to review everything and several follow on conversations to discuss options, you were able to provide us with an alternative policy with more up to date benefits while keeping our premiums at the same level as before.

This will be a great savings over the next 5 years and will also give us the peace of mind that we have adequate cover in place should anything unforeseen happen.

I thank you again and have no hesitation in recommending you to my friends and clients.

Yours Sincerely

Denis Hegarty