

5 Kingswood
Island Lane
Ballinakill
Waterford
Ireland

Mr Billy Phelan
Billy Phelan Financial Services
9 Muckcross Court
Powerscourt Lawns
Waterford

20 July 2009

Re: Financial Advice


We recently engaged the services of Billy Phelan to carry out a financial review with particular emphasis on identifying whether and if so what gaps were in our critical illness and life covers.

We were very impressed with the care, expertise and service provided by Billy. He carried out a thorough review and provided us with a comprehensive written report which clearly set out his recommendations. We were particularly impressed with Billy's insight and also the fact that he identified the absence of critical illness cover for the principal homecarer. Such an eventuality would be costly as we have young children but with Billy's assistance the appropriate cover was identified.

We will definitely call on the services of Billy Phelan again and have no hesitation in recommending Billy to others.

Many thanks

Yours sincerely


Fergus MacSweeney


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