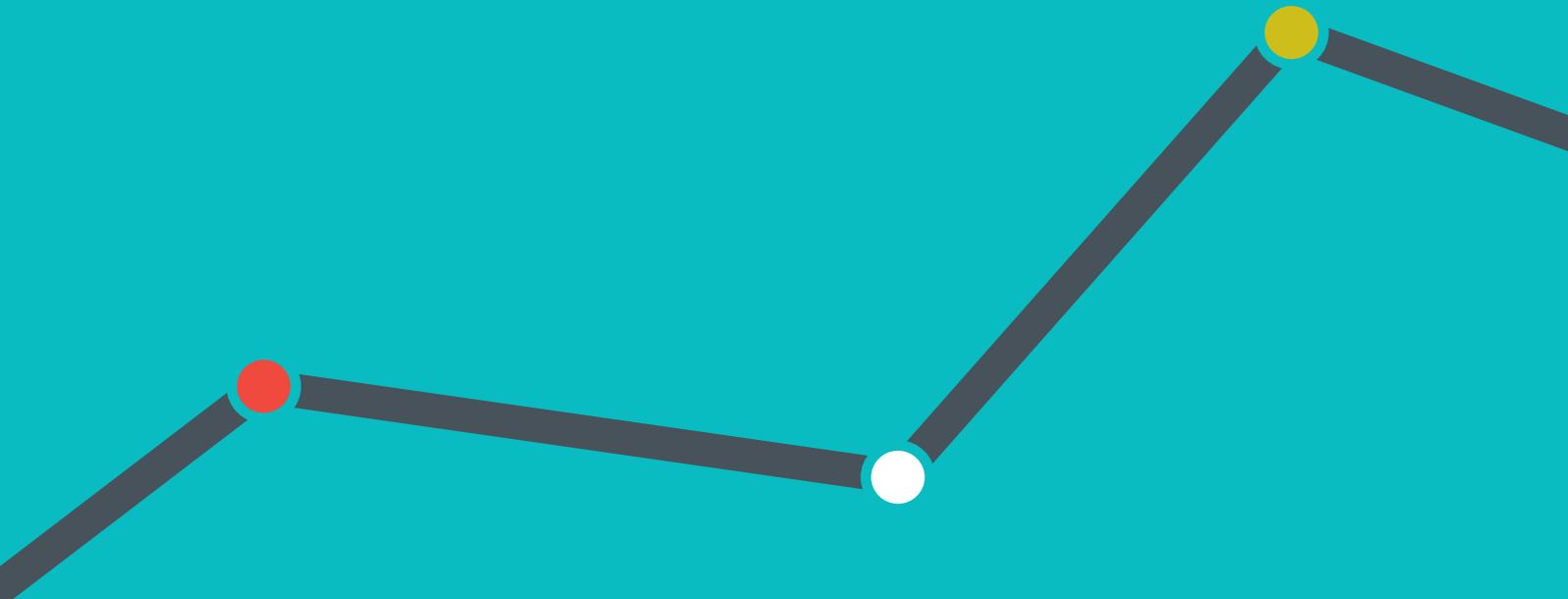


ADVISORY SOLUTIONS FOR THE IRISH COMMUNITY PHARMACY SECTOR

FINANCIAL PLANNING • TAX • LEGAL



MAPPING YOUR FUTURE

GOAL BY GOAL

Davy Private Clients, Fitzgerald Power and William Fry have come together to provide the Irish community pharmacy sector with a structured solution to their financial, tax and legal needs.

Financial planning is a collaborative process. Our multi-disciplinary team of professionals will work with you to create a solution tailored to your current and future financial requirements.

Your life plan is a journey made up of different stages. Our commitment is to help you navigate this journey, with the aim of securing your financial future.

By taking the time to really consider all the important issues, we can help build a solid foundation for your financial and investment plans.



WHY PLAN?

When developing financial plans for pharmacy owners, the challenges are often similar, but the solution is never the same.

At the outset, the questions we seek to answer are:

- **Are you actively working towards your target income in retirement?**
⋮
- **Is your business structured optimally?**
⋮
- **Are you maximising tax efficiencies?**
⋮
- **Have you adequate protection and safeguards in place?**
⋮
- **Are your investable assets working and delivering the performance you require?**

Before we engage formally in working on your behalf, we take the time to collectively understand in detail what's important to you and assess how we can help you achieve your long-term goals. We work with highly-skilled specialists within each of our organisations to enable us to formulate a bespoke financial plan – tailored specifically to meet your needs. This is a service we provide at no cost or obligation to you.

WHAT'S INVOLVED?

While each individual's circumstances may differ, we approach each engagement with equal rigour. Our financial planning service for Irish pharmacy owners involves the following steps:

	PHARMACY OWNERS	DAVY PRIVATE CLIENTS	FITZGERALD POWER	WILLIAM FRY
STEP 1 Needs analysis	✓	✓		
STEP 2 Preparation of financial plan		✓	✓	✓
STEP 3 Review and discussion	✓	✓	✓	✓
STEP 4 Ongoing strategic review	✓	✓		



OUR TEAM

DAVY PRIVATE CLIENTS

With headquarters in Dublin, and offices in London, Belfast, Cork and Galway, the Davy Group offers a broad range of investment and financial planning services to Irish pharmacy owners. Davy has over 90 years of experience working with private individuals, corporates and charities in meeting their financial and investment goals.

Our world-class, multi-asset investment platform provides clients with access to the leading global investment managers across all asset classes. We have a market-leading advisory offering with over 40 specialists across the areas of financial planning, tax and investment.

Our comprehensive wealth management platform includes family partnership, pension, trust, charitable foundation and non-domicile structures.



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PHILIP SMITH, CFP®

Senior Private Client Adviser

Philip joined Davy in 2003 and is a senior private client adviser. He specialises in the healthcare sector working with pharmacy owners and their families to ensure their personal financial affairs are structured effectively.

Philip holds a BA Economics and an MSc Financial Services from University College Dublin. He is a Certified Financial Planner (CFP®), a Qualified Financial Adviser (QFA), Specialist Investment Adviser (SIA), and a member of the Institute of Directors.



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KEVIN DOHERTY, CFP®

Senior Private Client Adviser

Kevin is a senior private client adviser in Davy, having joined in 2007. He specialises in developing and advising on financial plans and investment strategies for healthcare business owners and their families.

Kevin holds a BBS in Finance from Dublin City University and an MBS (Finance) from UCD Michael Smurfit Graduate Business School. He is Certified Financial Planner (CFP®), a Qualified Financial Adviser (QFA) and a Specialist Investment Adviser (SIA).



With offices in Dublin, Waterford and Carlow, Fitzgerald Power's team of pharmacy sector experts are on hand to guide pharmacy owners through the financial planning process from initial engagement through to implementation. We are the accountancy and business advisory firm of choice for the community pharmacy sector in Ireland.

For more than 30 years, Fitzgerald Power has helped Irish pharmacy owners to navigate changes and challenges in the market. Our proactive partner-led teams are committed to delivering excellent results for our clients. We are innovative problem solvers who provide a tailored, personal service to pharmacy owners.

We have developed a deep understanding of the tax structures and considerations that are relevant to you. Our advisory teams build tailored tax planning solutions that help you efficiently manage your tax affairs.



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STUART FITZGERALD

Director

Stuart holds a B Comm (Hons) from the National University of Ireland and an MBS in Management Consultancy from UCD Michael Smurfit Graduate Business School. He is a member of the Institute of Chartered Accountants in Ireland and the Institute of Management Consultants and Advisers in Ireland.

Stuart has been with Fitzgerald Power since 2003 and was appointed a director of the firm in November 2012. He specialises in providing strategic advice to pharmacy owners throughout Ireland.



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CATRÍONA THREADGOLD

Senior Manager

Catriona holds a B Comm (Hons) from University College Dublin and an MBS from UCD Michael Smurfit Graduate Business School. She is a member of the Institute of Chartered Accountants in Ireland.

Catriona began working with Fitzgerald Power in January 2000 and has continued with the firm following qualification as a chartered accountant. Catriona has gained substantial experience in planning and executing pharmacy sector assignments.

WILLIAM FRY

William Fry is one of Ireland's leading law firms with over 320 legal and tax professionals and over 450 staff. Our tax and corporate teams help pharmacy owners structure and implement bespoke solutions to complex financial planning issues.

Having worked with pharmacy owners for over 20 years, William Fry understands your business and will continue to ensure that your business priorities are our priorities.

William Fry prides itself in being business focused, commercial and pragmatic in our approach. We have the depth and breadth of experience to deliver value-added advice and solutions to our clients. Strong teamwork, proven track records, a market-leading legal and tax knowledge base and in-depth industry experience of the pharmacy sector allows us to ensure that you will receive the highest quality advice that is not only relevant but also sensible and pragmatic.



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BARBARA KENNY

Partner

Barbara is a partner in William Fry's Corporate Department. She specialises in mergers and acquisitions, reorganisations, shareholders agreements and fundraisings and has extensive experience of advising the pharmacy sector. Barbara has worked with pharmacy owners for over 20 years and understands the legal issues that they face in their business and restructurings. Barbara has written and spoken extensively on the Companies Act 2014 and its implications for Irish companies.



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SONYA MANZOR

Partner

Sonya is a partner in William Fry Tax Advisors. Her extensive experience includes advising on tax structuring, reorganisations, real estate transactions and mergers and acquisitions. She is a frequent speaker on tax topics and has written about tax matters for several publications. Sonya has worked closely with Barbara in advising on tax related matters for pharmacy owners.

START THE CONVERSATION TODAY

We would welcome the opportunity to discuss how we can help you achieve your financial goals. To arrange a consultation with a member of our advisory team, please contact us.

RISKS

There are risks associated with putting any financial plan in place. There is no guarantee that your financial plan will meet its objectives. You may lose some or all of the money you invest. The value of your investment may go down as well as up. Please note that these risks are not exhaustive and there may be other risk factors which should be taken into consideration. For additional information on the risks associated with financial planning, please contact a Davy private client adviser. Fees, charges and commissions may apply to products or services that you may decide to avail of as part of the Financial Planning Service. Please contact a private client adviser for more information on any associated costs.

WARNING: The value of your investment may go down as well as up.

WARNING: The income you get from savings and investments may go down as well as up.

www.davy.ie

Important Disclosures

The information contained in this document is for informational and discussion purposes only and provides a summary overview of Davy's Financial Planning Service. This document is not intended to be comprehensive or to constitute an offer or solicitation for the purchase or sale of any financial instruments, trading strategy, product or service and does not take into account the investment objectives or financial situation of any particular person. Davy Financial Planning may include advice in relation to your pension and retirement needs, life assurance, income or health protection policies, other investments, or succession planning. It may also provide general guidance or information on tax and estate planning. Please note, however, that we do not provide tax or legal advice, or accept liability for it. We recommend that you consider seeking tax and legal advice from professionals, with whom we are happy to engage. You will have the option to avail or not to avail of the services provided by William Fry and Fitzgerald Power and to avail of tax and legal advice from alternative providers. Davy, or an associated company or some other person connected with Davy, may have an interest, relationship or arrangement that is relevant to this service which may give rise to a profit for Davy, an associated company or some other person connected with Davy. Our conflicts of interest management policy is available at www.davy.ie. If you wish to discuss this document further, please contact a Davy private client adviser. This document and its contents are proprietary information and products of Davy and may not be reproduced or otherwise disseminated in whole or in part without Davy's written consent.

William Fry is not providing or giving any financial planning or investment advice and is advising only on the legal and tax issues in structuring any such advice given by third parties.

Fitzgerald Power is not providing financial planning or investment advice as part of this offering.

All data correct as at February 2017.

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