Protecting you and your future

www.oaktreefinancial.ie

OAKTREE
FINANCIAL SERVICES

025 30588

Adrian Godwin
CTA FCCA QFA RPA

Senior Financial Consultant

Adrian is co-founder and managing director of Oaktree Financial Services. Adrian qualified as an Accountant and Tax Advisor with one of the Big 4 companies and has worked extensively on Estate Planning and Wealth Management projects.

Adrian has also worked on a number of investments projects for investment funds and US colleges including Yale, Harvard and Hewlett Packard.

Having gained the Qualified Financial Advisor status in 2010, Adrian went on to establish Oaktree Financial Services with a view of ensuring that clients' needs were put first and that sound clear investment options were given.

Adrian has a very special way to help clients simplify extremely complex issues and offer them reassurances with best practice options. With his unique skill set and qualifications, clients achieve a fully rounded and thought out life plan with which they can work with.

Oaktree Financial Services Limited t/a Oaktree Financial Services/Oaktree Insurance/Oaktree Mortgages is regulated by the Central Bank of Ireland.
Registered office: 10 Pearse Square, Fermoy, Co Cork, P61 HF67. Registered No: 485462. Directors: Adrian Godwin, Norma Godwin and Tracy Sumstad.

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Tracy Sumstad QFA RPA SIA

Senior Financial Consultant

Tracy is a highly qualified and experienced industry specialist with over 20 years in the Finance Sector. Her extensive experience in Ireland and internationally puts her in an ideal position to provide advice on all areas of financial planning needs and corporate solutions. Tracy's priority is to help clients identify what is particularly important to each of them with focus on their values and goals. Her strength is to empower companies and individuals to make well-reasoned financial decisions that help them protect, safeguard and enhance their wealth and success.

Tracy thrives to help people with their financial planning needs. She values one-to-one interaction with people: helping them plan and, as years pass, achieve their objectives – is what really gives Tracy job satisfaction. Her vast experience with both personal and corporate clients puts her in an ideal position to provide advice on complex financial planning needs and corporate solutions.

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Denis Ahern QFA

Mortgage Specialist

Denis has over 15 years' experience in securing mortgages for clients. This experience in both good times and bad ensures that clients receive the best advice as to how to become mortgage ready and to secure the best mortgage offer, they can for their dream home.

Denis works with clients to help them prepare for a successful mortgage application and goes beyond the call of duty to ensure that all clients can purchase/buy their dream home.

Denis is also a Qualified Financial Advisor and works closely with his clients to develop a life plan and to ensure that his clients are on target to secure the future they want.

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Ciara Tobin CIP QFA

Life & Pensions Administrator

Ciara started with Oaktree in September 2013 and over the years has grown with the company to become an integral member of our team. She achieved industry qualification with great dedication and commitment and is now a Certified Insurance Practitioner and a Qualified Financial Advisor.

Ciara is the champion of ensuring that the life and pensions advisor support is running effectively and efficiently. She is extremely client-focused and thrives on all the challenges that arises to make sure that the people we're in business to help will always receive the very best service.

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...understand every part of your financial journey

At OakTree, we help people like you to understand every part of your financial journey. No matter what your situation is, we can help ease your concerns around your money and your future.

When was the last time you reviewed your financial situation? Can you say that you truly understand your financial health? Take a look at the following questions, and if you're not sure how to answer any of them, then maybe it's time to **take control of your money and your future**:

Protection

- Is there a more cost-effective policy available?
- Have your protection policies changed in line with your circumstances?
- Do your policies still meet your needs? Are they at the appropriate level?

Savings and Investments

- Is your money working for you?
- Are you happy with the returns you're getting from your bank or credit union?
- Are there any other saving or investment options that might be appropriate for you?

Pension

- Are you on track to meet your desired income in retirement?
- Is your pension fund growing adequately?
- Do you need to consolidate older pensions from previous employments?
- Do you need to start a pension?

Mortgage

- Are you thinking of buying a home or upgrading your home?
- When did you last look at your interest rate and the term of your mortgage?
- Are you due a review, just to see if there is a better option available?

It's never too early or too late to take control of your money and your future. To review any of the above please call us on 025 30588.

Life Assurance
Income Protection
Investments
Pensions
Mortgages

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