

Small Business Financial Advisory Service

There are a number of Financial Products that a SME Business Owner or Director should consider handling through his business accounts

Income Protection

Income protection cover can replace up to 75% of your regular income, and pension contributions of up to 10% if you cannot work due to illness or injury. No personal tax (BIK) arises out of the company paying for this benefit.

Pension Provision

Don't forget Companies must provide a PRSA facility for employees by law. In addition pensions remain one of the few ways of getting money out of your Company tax-free. We can advise on the full range of pension options open to you

Life Assurance

Again, your business can pay for elements of your personal Life Cover. You can also consider Keyman Insurance and Co-Directors cover. We can advise on the various policy options and level of cover you require.

Travel Insurance

Cover can be arranged to cover the Companies business trips but can be extended to cover Directors personal and family travel.

We provide an independent and professional service to all of our clients.

If you wish to discuss any of the above please contact **Paul Kirwan B.A.,QFA, FLIA on Paul@kirwaninsurance.ie or on 01-2801908**

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