



In today's world, retirement planning is an important piece of the financial security puzzle.

Through careful planning, your company can offer a retirement plan that provides the features your employees need to help achieve their retirement goals. By offering a well-designed retirement plan, you not only help retain valuable talent, you also help manage costs as you continue to grow your business.

The Claddagh, LLC difference

At Claddagh, LLC, we help small- to medium-sized businesses design, implement and monitor a thoughtful and strategic retirement solution.

We're small – and we like it that way.

Working with a smaller, independent firm like us means you'll benefit from a solid relationship that's focused on trustworthiness, integrity and dedication.

Putting the pieces together

The process of implementing a retirement plan, or evaluating your current one, may seem too time consuming and expensive. At Claddagh, LLC we pride ourselves on our professional experience and ability to offer the resources you and your participants need – all at your pace.

1 Before we look at your plan, we want to get to know YOU and your situation.

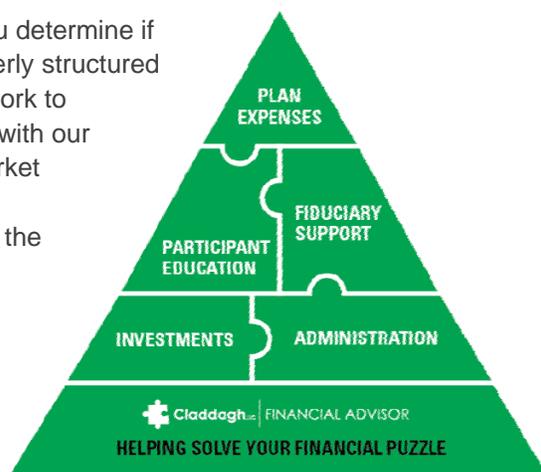
- Are you receiving the financial guidance that's right for you?
- What do you like most/least about your current plan?
- What are the most important qualities that you value in an advisor?

WE OFFER SERVICES FOR:

- 401(k) Plans
- 403(b) Plans
- Profit Sharing Plans
- Defined Benefit Plans
- Simple IRA
- SEP IRA

When our clients speak about us, they use terms like “trustworthy,” “patient” and “diligent.”

2 Next, we'll help you determine if your current plan is properly structured for your situation. We'll work to combine your objectives with our knowledge of current market conditions and financial experience to analyze all the pieces of the puzzle:



3 **The result?** A carefully designed retirement plan that includes a regular evaluation process – including independent benchmarking of your investment options, investment selection, total plan expenses and adherence to the Department of Labor’s fiduciary requirements. We’ll review your plan ongoing to ensure that it’s consistent with your original objectives and ever-changing needs.

An independent firm focused on you

“When you work with Claddagh, LLC, you’re working with an experienced, independent firm. We’re focused on solutions and give honest advice. We won’t force change if it doesn’t make sense – we simply want to help your business achieve the retirement plan outcomes you seek.”

– TOM O’SHEA



Thomas O’Shea, MBA, CPA, CFP®

Tom is an accomplished CERTIFIED FINANCIAL PLANNER™ professional with over 10 years of financial advising experience and over 25 years of business experience. Tom has a well-rounded background after 18 years in the corporate world. Previous roles provide him with a broad perspective and knowledge base to help clients. In 2003, he left the corporate world to enter the financial services world. In 2010, he founded his own firm, Claddagh, LLC, to best serve his clients.

Tom worked his way through DePaul University, graduating with an accounting degree and passing the CPA exam in 1985. He later earned a Master of Business Administration degree from Wake Forest University. He holds FINRA Series 7, 63 and 66 licenses. In 2009, he completed the rigorous requirements of the College of Financial Planning to attain his CERTIFIED FINANCIAL PLANNER™ certification.

Tom grew up in the Chicago area, the son of Irish immigrants. He learned key values from his parents – integrity, work ethic and the importance of family and faith. He currently lives in Fairfield, Connecticut with his family. You might see him coaching youth basketball at Wakeman Boys and Girls Club, at St. Thomas Church or out running.

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