



COMPLETE FINANCIAL ADVICE

Remuneration/Fees

The firm is remunerated by commission and/or fees. We will offer you the option to pay by means of a fee or commission in respect of advice for investments and pensions. With regard to protection products for life assurance, specified illness protection and income protection we are remunerated based on commissions payable by the product producer.

Fees are charged on a time spent and disbursements basis, but specific fees for a project or process may be quoted for particular circumstances. Other than these said projects or processes, our current **basic hourly rate is €250 for Directors and Advisors and €100 for support staff**. In determining the rate, any additional charging factors such as specialist skills, complexity, value, risk and urgency will be taken into account. The rate of fees may be increased over time in line with inflation. In the event of a client defaulting on any payment of fees, the firm will, if necessary, exercise its legal rights to recover such monies due. Fees may be charged for advice given irrespective of whether a product purchase is initiated by the client. Where no explicit fee is charged to you, we are usually remunerated directly by the provider concerned - this may result in a reduced investment allocation rate or a higher management charge. In all instances, we strive to keep our charges competitive and appropriate to your personal circumstances. Where we put in place a financial product with a financial institution that generates a payment to us by commission or other payments, summary details of such receipts will be included in a product disclosure document which you are legally entitled to receive before an application for a product is completed and full details will be provided to you with your contract document. Where we receive recurring commission, this forms part of the remuneration for initial advice provided and for the ongoing management of your policy. In certain circumstances, it will be necessary to charge a fee for services provided. These are listed below for non-life business and Standard PRSAs. In other circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below. If we receive commission from a product provider, this may be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the firm unless an arrangement to the contrary is made.

Life Fees

The firm is remunerated by commission from insurers on completion of business. Details of this remuneration are available on request.

Personal Retirement Savings Accounts (PRSAs) – Fees

The minimum fee for PRSA advice is €250 however if we receive commission from a product provider, this will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the firm unless an arrangement to the contrary is made. Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will give an estimate of this rate in advance of providing you with services. Where the commission is greater than the fee due, the commission will become the amount payable to the intermediary unless an arrangement to the contrary is made.

Non-Life Remuneration

The firm is remunerated by commission from insurers on completion of business. Details of this remuneration are available on request.

LIST OF FEES

PRODUCT TYPE	INITIAL FEE	COMMISSION (INSTEAD OF INITIAL FEE)	SERVICING & ONGOING ADVICE
Regular Premium pension	Up to 20% of first annual contribution (min €500)	Up to 20% of first annual contribution (min €500)	Up to 0.75%
Single Pension Contributions & Transfers	Up to 5%	Up to 5%	Up to 0.75%
Approved Retirement Funds	Up to 4.5%	Up to 4.5%	Up to 0.75%
Retirement Bonds	Up to 5.5%	Up to 5.5%	Up to 0.75%
Single Top Ups to a Regular Premium Plan	Up to 5%	Up to 5%	Up to 0.75%
Investment Bonds & Portfolios	Up to 5%	Up to 5%	Up to 0.75%
Regular Monthly Investment Plans	Up to 20% of first annual contribution (min €500)	Up to 20% of first annual contribution (min €500)	Up to 0.75%
Single Top Ups to a Monthly Investment Plan	Up to 3%	Up to 3%	Up to 0.75%
Annuity	Up to 3%	Up to 3%	NIL