

## **FEE SCHEDULE**

\*\*\*\*\* **Charging Structure** -- -

**August 2021**

**Our service proposition is divided into Two broad classifications:**

1. **Full Advisory Service** This service involves a monthly direct debit payment to our firm. The current monthly direct debit payment is €100/mth + VAT per household.
2. **Traditional Transactional Service**

We agree the project parameters you wish us to undertake and we agree how we will get paid for this work (whether by agreed fee and/or by Product Provider commission).

Our hourly rates are as follows (agreed on a case-by-case basis);

- Director Fees: €285 per hour plus VAT
- Advisor Fees: €125 per hour plus VAT
- Support Staff: € 95 per hour plus VAT

Part of this service is the implementation of any product(s) that are recommended in our discovery and review exercises, should you decide you would like us to implement them on your behalf.

### **Commission**

In addition to the fees received from our Full Advisory Service or the Traditional Transactional Service, we may earn commissions from product providers for receiving and transmitting business on our client's instructions.

Where clients engage us to place any such product on their behalf and are happy to allow the third-party providers pay us for this service, we will receive the industry standard commission for that product. In relation to an insurance policy, commissions are disclosed, where applicable, in a customer information notice which will be provided in advance of arranging a product and with policy documentation from insurers.

- ✓ Additional fees may be payable for complex cases or to reflect specialist skills or urgency.
- ✓ In certain circumstances, commission may be payable in the form of an ongoing "trail" payment expressed as a % of assets under management within the product. This will vary depending on the type of transaction, the product and the institution involved.

Below is a guide to the current maximum commission rates that typically apply in the market (% of year 1 contribution).

	Regular premium Pension	Single premium Pension	Regular Life savings	Lump sum investment	Protection
Min - Max	0 - 15%	0 - 7%	0 - 10%	0 - 3%	90 - 180%

We receive override payments and renewal commissions from product providers for as long as your products remain in force. All amounts received contribute to providing you with a service on an ongoing basis. Commissions are not offset against fees unless agreed in writing.

### **Deposit intermediary**

We act as a deposit broker as shown in our List of Product Providers, for which we can receive a deposit commission based on all balances placed with a particular institution. This commission can be at a rate of circa 0.25% of the average balances, depending on the institution.

Although we will not be considering adverse impacts of investment decisions on sustainability factors in our investment and insurance-based Investment advice, we will keep an eye on the changes the Product Providers put in place and note any adverse effect on the cost to you if any.

***If you need clarification about anything outlined above, please do not hesitate to contact us on 01-6549020.***

**Any changes to these rates will be notified to you in a timely manner.**