



Remuneration Disclosure Document Provision 4.58A

Life, Pensions and Investment Policies

Regarding all life, pensions and investment insurance policies we are remunerated by commission and this will be clearly stated on the actual quotation and relating to directors and company pension plans we will advise you at quotation stage of the commission payable. Please refer to the main web page for the commission available by the insurance companies and these are the maximum commission payable, per the different types of policies available in the market.

We will advise you in our recommendation and in the quotations provided the precise amount of commission payable, in respect of your particular policy that will be determined by:

1. The recommended product
2. The type of policy and duration
3. The amount invested
4. Any additional factors taken into consideration

Consultancy Service

We also offer a Life & Pensions, Investment and General Insurance consultancy service for which we charge a fee as described. We would prefer to meet you and discuss in detail the consultancy you require. Should we not be able to meet we will ask you to contact us so that we may discuss your requirements in detail.

Our initial consultation is free and then, based on the terms of the advice sought and consultancy required, we would advise you of the appropriate fee payable and, based on your acceptance, we would proceed. No fees would be payable unless previously agreed with yourself.

We would charge a minimum overall fee of €400 to cater the less complex consultancy required. Due to the complexity of the product or the service requested we may charge for the consultancy on an hourly rate and this will be €150 per hour for directors and €85 per hour for supporting staff. We would confirm and agree this fee with you prior to any increased charge being applied. No fees would be payable unless previously agreed with yourself.

General Insurance Commission

In relation to all General Business we are remunerated by commission from the product producer and this ranges from 5% to 20% depending on the class of insurance business arranged. Please refer to the web page for further details. An additional service fee is also payable and this will be itemised in the recommendation provided. We will advise you of our recommendation and in the quotations provided, the precise amount of commission payable, in respect of your particular policy, that will be determined the insurance policy recommended, depending on the market available at the time.

General Service Fees Payable

	Initial fee	Renewal	Pol Alterations/Cancellation
Motor	€25	€25	€25
House	€25	€25	€25
Commercial	€50	€50	€50

In relation to Apartment Block policies a maximum service fee of €75 is charged per policy.

For all commercial general insurance business that would have a premium in excess of €2,000 the revised service fee for this sector of the business will be €100 per policy for the year. The €50 fee in relation to all other policy changes will still apply.