



Schedule of Fees

Our fees are reasonable and transparent, and we will always be upfront and open with you. All our initial consultations are offered on a complimentary basis. Thereafter, you can either pay for specific advice only. Alternatively, you might require advice and product and set-up.

All fees will be notified in writing to the client prior to any agreement. Please note, if you decide to go ahead with product set-up, we will deduct the cost of the advice already paid from the product set-up cost.

Life Cover Fees

Commission is paid to us by the insurance company, and this is generally the first year's annual premium. However, you may elect to deal with us on a fee basis and we have specific charging structures in line with the level of service you require. These are:

Advice Only	
Directors	€250 per hour
Advisors	€175 per hour
Support Staff	€100 per hour

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. If we receive a 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 intermediary unless arrangement to the contrary is made.

Mortgage Fees

We receive a commission on mortgage products of up to 1% of the mortgage amount (or maximum payable), subject to a minimum value of €1,500. If the mortgage commission is less than €1,500, we charge the difference.

Please note that lenders may charge specific fees in certain circumstances and, if this applies, these fees will be specified in your

loan offer. You have the right to pay a fee separately and not include it in the load. Typically, this situation arises in relation to specialist lending.

We reserve the right to invoice clients for any claw-back in commission we incur should they move their mortgage OR clear their mortgage within the first 3 years.

A fee of €250 may be charged for arranging your mortgage should you not proceed after your Loan application has been submitted. If we provide mortgage advice and obtain a Loan Offer for you and you subsequently do not proceed with your mortgage application through ourselves, we will charge you an arrangement fee of €500 for our services.

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