

Financial Planning Fees and Commission Arrangements

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We may receive initial, renewal and or trail commission from third parties or associated companies relating to transactions we place for you. Details of the exact amount of such commission will, where appropriate, be disclosed to you either before or immediately after a particular transaction has been arranged. We will provide you with details of the commission arrangements relating to any product, on request.

Examples of the maximum commission typically paid to us and the basis of the service provided are set out below in relation to various types of products.

Maximum Commission Structure

The percentage figures below relate to the initial investment amount or the premium amount. In relation to renewals the percentage figures relate to the annual premium amount. In relation to trail the percentage figures relate to the value of your fund.

Product	Maximum Initial	Maximum Renewal	Maximum Trail	Basis of Service (Fair and personal analysis)
Protection (Life, Income, Serious Illness)	180%	20%	Nil	Yes
Regular Premium Pension Plan	15%	1%	1%	Yes
Single Premium Pension	3%	Nil	1%	Yes
Regular Premium PRSA	15%	1%	1%	Yes
Single Premium PRSA	3%	Nil	1%	Yes
Single Premium Portfolio PRSA*	Nil	Nil	Nil	No
Buy Out Bond	3%	Nil	1%	Yes
Approved Retirement Fund/Approved Minimum Retirement Fund	3%	Nil	1%	Yes
Compulsory Purchase Annuity	2%	Nil	Nil	Yes
Regular Savings Plan	15%	1%	1%	Yes
Investment Lump Sum	3.5%	Nil	1%	Yes
Tracker Bond/Structured Deposit	5%	Nil	Nil	No
Other Products	4%	Nil	Nil	No

* The commission and charges which apply to a Goodbody Single Premium Portfolio PRSA, will be disclosed to you, in advance, in the relevant agreement.

Full financial planning advisory services up to €10,000 plus VAT, this is payable on delivery of the financial planning report and may be discharged by electronic funds transfer or cheque.

The maximum commission levels may change from time to time and we will notify you in advance of any such changes.

Clawback

If a provider claws back any income paid to us as a result of your contract lapsing or being transferred to another adviser or agency we reserve the right to issue you with a fee in lieu of the income clawed back.



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