

Scale of Fees (All fees are exclusive of VAT)

These services are normally provided on a fee basis as set out below.

SCALE OF FEES (all fees are subject to VAT)

<p>Group Pension Schemes</p> <p>Corporate Trustee Service (provided by HC Pensioneer Trustees Limited, a wholly owned subsidiary of HC Financial Advisers Limited, trading as HC Financial Limited)</p>	<p>Individual consideration but broadly:</p> <p>Initial Set Up Charge: Up to €1,000 Annual Maintenance: Maintenance fee of €1,500 per annum indexing in line With CPI plus servicing fee of up to €75 per member per annum</p> <p>Fund based commission: 0 – 0.5% per annum</p> <p><i>This service can also be provided on a commission basis – see Scale of Commissions below.</i></p> <p>Annual Fee: Depends on pension scheme size but usually in the region of €100 plus up to €50 per member per annum</p>
<p>Small Self Administered Pension Schemes (SSAPS)</p> <p>(provided by HC Pensioneer Trustees Ltd)</p>	<p>SSAPS Set-Up Fee: €2,000 Annual Maintenance & Pensioneer Trusteeship: €1,500 - €3,000 (indexing in line with CPI)</p> <p>The annual maintenance fee above may be increased where the SSAPS invests in direct property.</p> <p>Investment management services are not provided by HC Pensioneer Trustees to SSAPS. These services can be provided separately by HC Financial Advisers Limited, trading as HC Financial Limited if required.</p>
<p>Pensions Advice & Reviews</p>	<p>€200 - €250 per hour depending on complexity involved</p>
<p>Overall Financial Review</p>	<p>€200 - €250 per hour depending on complexity involved</p>
<p>Corporate Advisory</p>	<p>Fees are negotiated on a case by case basis but broadly €200 - €250 per hour</p>
<p>Probate Valuation</p>	<p>Minimum of €200, thereafter €200 per hour</p>
<p>Accountancy, Tax and Tax Planning</p>	<p>Income Tax Return Submission: €400 - €750 per Return Specialists Tax Advice: €100 - €200 per hour (depending on the complexity of the query) Sole Trader Income & Expenditure Account €500 - €750 Unaudited Company Accounts: €750 - €1,000 Companies Office Return €150 Company Formation: €750 Tax Registration: €150</p>

Scale of Fees (cont'd)

INTERMEDIARY SERVICES

These services are usually provided on a commission basis whereby HC Financial Advisers Limited are remunerated directly by the product provider. The scale of commission for the arrangement of products is listed below. These services may also be provided on fee basis.

SCALE OF COMMISSIONS

Pensions <i>Group Scheme, Executive, Personal, PRSA</i>	<i>Regular Contributions:</i> Level Commission Model: Up to 5% of annual contribution Initial & Renewal Commission Model: Up to 25% of annual contribution & annual renewal & commission of up to 5% may also apply <i>Fund based commission:</i> Single Contributions: Up to 1% per annum Fund based commission: Up to 5% of contribution Up to 1% per annum
Annuity / Buy Out Bond	2% - 3% of amount invested <i>Fund based commission:</i> Up to 1% per annum
ARF / AMRF's	2% - 5% of amount invested & annual renewal commission may also apply <i>Fund based commission:</i> Up to 1% per annum
Protection <i>Term Assurance, Mortgage Protection, Specified Illness, Income Protection, Group Risk</i>	<i>Term Assurance, Mortgage Protection, Specified Illness & Income Protection:</i> Up to 130% of annual premium & annual renewal commission may also apply <i>Group Risk:</i> Between 6% and 12.5% of annual premium
Investment Bonds	2% - 3% of amount invested & annual renewal commission may also apply <i>Fund based commission:</i> Up to 1% per annum
Regular Savings Plans	Up to 25% of annual premium & annual renewal commission of up to 5% may also apply <i>Fund based commission:</i> Up to 1% per annum
Deposits	0.3% of deposit amount – 12 months 0.15% of deposit amount – 6 months (min 6 months)
Structured Investment Products	Up to 5% of amount invested (<i>usually built into product pricing structure</i>) <i>Fund based commission:</i> Up to 1% per annum
Residential Mortgages & Remortgages	0.75% - 1% of loan amount Minimum Fee €1,000 (balance paid by client where appropriate)
Health Insurance	6% of annual premium

Please note that some life insurance companies may pay additional remuneration but this does not in any way affect the client's contract.