

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.