

BROKER SOLUTIONS— commission arrangements

Broker Solutions pays upfront commission to HC Financial when it recommends its Structured Retail Products (SRPs) to clients.

The upfront commission payable in respect of each Broker Solutions SRP is specific to each individual SRP and is detailed in full in the "Costs and Charges" Section of each SRP Brochure.

Upfront commission payable by Broker Solutions to HC Financial is as follows:

Capital at Risk SRPs:	2.5% Upfront Commission
Capital Protected SRPs:	2.25% Upfront Commission

Broker Solutions pays no ongoing commissions or other rewards to its appointed Financial Brokers in relation to its SRPs.

Broker Solutions pays no fees, administrative costs, or non-monetary benefits to its appointed Financial Brokers including any benefits, which are not related to the Financial Broker's individual sales.

Registered Office: HC Financial Advisers Limited, Oranmore Business Park, Oranmore, Galway.

Director: Gerry Cuddy FCCA, Secretary: Martin Ridge FCCA. Registered in Ireland No: 61166. VAT NO: IE4508753R.

HC Financial Advisers Limited, trading as HC Financial is regulated by the Central Bank of Ireland.

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T: 091 788000 E: admin@hcgroup.ie W: www.hcgroup.ie









