

QUINTAS – commission arrangements

| | Up front Commission | Clawback Period | Trail commission |
|---|---------------------|-----------------|------------------|
| Single Contribution Pension | | | |
| Max | N/A | N/A | N/A |
| Single Contribution PRSA | | | |
| Max | N/A | N/A | N/A |
| Approved (Minimum) Retirement Funds | | | |
| Max | N/A | N/A | N/A |
| Annuities | | | |
| Max | N/A | N/A | N/A |
| Investment Bonds* Please see note below | | | |
| Max | N/A | N/A | N/A |
| Investment Only | | | |
| Max | N/A | N/A | N/A |

*Quintas Wealth Management no longer produces and has not produced structured products since August 2014 and has currently a small number of “live” investment products that it is managing and administering until maturity; the last of which will reach maturity in October 2020. The remaining “Live” products are no longer available to consumers to invest in and all brokers would have been paid commission in respect of same back in 2014.

Regular contribution products

| | Initial Commission | Clawback Period | Renewal / Bullet Commission | Trail Commission |
|-------------------------------------|--------------------|-----------------|-----------------------------|------------------|
| Regular Contribution Pension | | | | |
| Max | N/A | N/A | N/A | N/A |
| Regular Contribution PRSA | | | | |
| Max | N/A | N/A | N/A | N/A |
| Regular Premium Investment Policies | | | | |
| Max | N/A | N/A | N/A | N/A |

Individual protection

| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Max | N/A |
| Clawback | N/A |

Group protection

| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Max | N/A |
| Clawback | N/A |

Or if different rates apply

Group protection

| Year | Death in Service | Permanent Health Insurance |
|------|------------------|----------------------------|
| | Yr 1 + | Yr 1 + |
| Max | N/A | N/A |

Other Fees and Administration Costs

Quintas Wealth Management charges an encashment fee which amounts to €225 which is inclusive of VAT.



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@hcgroupp.ie
W: www.hcgroupp.ie

