



PRIVATE & CONFIDENTIAL

1st April 2025

To whom it may concern,

Re: Transfer of business of HC Financial Limited - Central Bank of Ireland Registration C6924 with NFP Ireland Consultants Ltd (NFPIC) - Central Bank of Ireland Registration C42649

We are writing to you as a deferred member of a pension scheme in the agency of HC Financial Limited. As a deferred member, we are required to notify you that subject to regulatory approval, we will be combining our business with NFP Ireland Consultants Limited (NFP IC). This move is to reflect us becoming part of the bigger NFP group which we joined in 2024.

We're now backed by a top global insurance and benefits Broker, who are part of the Aon Group, with all the capability this now brings to ensure we can meet your needs in an increasingly complex environment.

What you need to do?

Under the Consumer Protection Code, we are required to provide you with at least two months' notice of this transfer of business. You have the right to object to the transfer of your business up until May 31st 2025. The migration to NFP IC will be completed on or soon after the objection period ends. You do not need to do anything, and we will write to you when the transfer is complete. If you wish to object, please contact me at benefitsrebrand@nfpireland.ie to discuss your options.

What will and won't change?

We'll be changing our website and email address, documentation will contain the NFP brand, and the company name on our correspondence will change. Our previous email addresses and website will automatically redirect to the new ones.

we advise...

Intelligent Financial Solutions

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.

Established 1988

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





While this is key milestone, the HC Financial team, and our core values, remain the same. All our clients, including deferred pension scheme members, will migrate across to NFP IC, subject to regulatory approval. As part of this process, your details will be transferred to NFP IC. If you have access to an insurance provider portal, please be assured that there will not be any changes to how you currently access this.

NFP IC's Terms of Business and Privacy Policy is available at nfpireland.ie/terms-of-business. When the transfer is complete these will replace the equivalent documents that were supplied by HC Limited at the outset of your engagement with them.

Looking to the future

If you have any questions about these changes, please do not hesitate to contact our team as we would be very happy to talk through any queries you have.

Yours sincerely,

A handwritten signature in black ink that reads 'Gerry Cuddy'.

Gerry Cuddy
Director

Intelligent Financial Solutions

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