



## PRIVATE & CONFIDENTIAL

1<sup>st</sup> April 2025

To whom it may concern,

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

HC Financial Limited is retained by your employer as the chosen advisor for your employee benefits scheme. As a valued client, we wanted you to be among the first to know 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 do not need to do anything. If you have any questions, please contact your employer in the first instance.

### What will and what won't change?

Most importantly, this announcement will not affect your current employee benefits provided by your employer. All of our clients will migrate across to NFP Ireland Consultants Ltd and we are currently progressing through regulatory approval. As part of this your details will be transferred to NFP IC. The HC Financial brand, documentation and website will change to NFP. 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.

*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@hcgroupp.ie](mailto:admin@hcgroupp.ie)  
W: [www.hcgroupp.ie](http://www.hcgroupp.ie)





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

### Looking to the future

We very much look forward to continuing to work with you and with your employer to deliver your employee benefits programme.

Yours sincerely,

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

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**Gerry Cuddy**  
Director

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