



PRIVATE & CONFIDENTIAL

1st April 2025

To whom it may concern,

Re: Transfer of business. HC Financial Limited - Company Registration 61166 to NFP Ireland Consultants Ltd (NFPIC) – Company Registration 415534

Firstly, we would like to thank you for your continued support of the HC Financial team. We are pleased to announce some positive news. 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?

While your investment product is not regulated by the Central Bank of Ireland, NFP IC is a regulated entity and is committed to adhering to best practices in accordance with the principles of the Consumer Protection Code. This includes clear communication and fair treatment of all clients during this transition. If you do not wish to have your business and data transferred, you may object to the transfer 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; if you wish to object, please contact me at benefitsrebrand@nfpireland.ie to discuss your options.

we advise...

Intelligent Financial Solutions

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
W: www.hcgroup.ie





What changes will you see?

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

What will and what won't change?

While this is key milestone, the HC Financial team that services you, and our core values, remain the same. This move will not only enable us to continue to provide the solutions and strategies that meet your business needs, it will also provide access to a broader range of products and services through our increased connections. All our clients will migrate across to NFP IC as the new legal entity and we are currently progressing through regulatory approval. As part of this process, your details will be transferred to NFP IC. If you have access to a provider portal, please be assured that there will not be any changes to how you currently access this.

Information on NFP IC can be found at their website here <https://www.nfpireland.ie/about-us/>. 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

We very much look forward to continuing to work with you, and if you have any questions about these changes, please don't hesitate to contact Shiela MacFarlane and the team. I would be very happy to talk through any queries you have.

Please note that the provision of this product or service does not require licensing, authorisation, or registration with the Central Bank of Ireland requirements designed to protect consumers or by a statutory compensation scheme.

Yours sincerely,

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

Gerry Cuddy
Director

we advise...

Intelligent Financial Solutions

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