



CHARTERED FINANCIAL SOLUTIONS

Independent Financial Advisors

Fee Schedule

Chartered Financial Solutions Limited may receive commission and other payments from the product producer to whom orders are transmitted on the completion of business. Summary details of these payments will be included in a customer information document, which you are legally entitled to receive before an application for a product is completed, and full details will be included with your cooling-off letter.

Where renewal commission is received from a product producer in respect of a product or service being provided, an annual update will be provided to you on the product. We are available to answer any queries you may have on the contract & its ongoing suitability for you. Where applicable, we will inform you of any actions which need to be taken with regard to the relevant product. Typically this will include such actions as, indexation of benefits, payment of premiums due, the impending maturity of a contract or the drawdown of any benefits provided under the contract.

Some companies provide Chartered Financial Solutions Limited with marketing support for items such as mail shots, printing of brochures and advertising. These costs are included in the sales remuneration figures provided in your customer information notice / preliminary disclosure certificate. The rate of uplift is not volume related and is fixed on a year by year basis.

Fee Schedule

It is common to distinguish the level of fees payable on the basis of the seniority & expertise of the advisor & between support staff & suitably qualified advisors.

Principals / Directors	€185 per hour
Senior Advisors	€120 per hour
Support Staff	€85 per hour

Where fees are charged, an invoice will be issued to you. Should you instruct us to act on your behalf in an area not included in our fee schedule; we will provide you with an estimate of the expected fee in advance of any work to be undertaken. This fee will be based on the complexity of the task, the personnel involved and the expected time required to complete the task. Our fee schedule may vary from time to time & you will be given advance notice of any changes in fees before we provide a follow up / repeat service. These fees may be charged in conjunction with or instead of commission we may receive from the product provider. As a client of the firm & as per the Consumer Protection Code, you may request the option to pay in full for our services by means of a fee.

If we receive commission from a product provider, this may be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission may become the amount payable to the firm unless an arrangement to the contrary is made.

Mortgages

In the case of mortgages, we may receive up to 1% (or whatever maximum is applicable) of the loan for arranging mortgage finance. This commission is paid by the mortgage lender.

Please note that lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan. Typically, this situation arises in relation to specialist lending.