



## 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.

When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider. We will at all times act in the client's best interests and keep clients informed accordingly. Importantly, the consideration of sustainability risks can impact on the returns of financial products.

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 and 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.

We may earn our remuneration on the basis of fee, commission and any other type of remuneration, including a non-monetary benefit or on the basis of a combination of these methods. A non-monetary benefit will only be accepted if it enhances the quality of the service to our clients. You have the option to pay in full for our services by means of a fee.

We take due care so that our internal remuneration policy with respect to investment or insurance advice promotes sound and effective risk management in relation to sustainability risks and does not encourage excessive risk-taking with respect to sustainability risks.

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, a summary of the details of all arrangements for any fee, commission, other reward or remuneration paid or provided to Chartered Financial Solutions Ltd (CFS), from product producers where a formal agency agreement is in place is available on our website – [www.cfsireland.com](http://www.cfsireland.com).

### Effective Date of 1 January 2023

Chartered Financial Solutions Ltd. is regulated by the Central Bank of Ireland.  
Directors: Shane Brennan MBA ACII QFA SIA RPA, Mark Haskins MSc FLIA QFA CFP® RPA  
Registered in Ireland No. 391544: Registered Address: Trinity House, Charleston Road, Ranelagh, Dublin 6

## **Fee Schedule**

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

Principals/Directors	€225 per hour
Senior Advisors	€150 per hour
Support Staff	€100 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 and you will be given advance notice of any changes in fees before we provide a follow up or 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 and 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.

If we receive commission from a product provider and off-set the commission against the fee which we would otherwise have charged you, but the commission is subsequently clawed-back by the provider because of early encashment by you or because of the transferring of the assets or business to another provider or in any circumstances consequent on your actions or omissions, we will charge a fee to you that is equal to 100% of the clawed-back commission.

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