

Scale of Fees (cont'd)

INTERMEDIARY SERVICES

These services are usually provided on a commission basis whereby HC Financial Advisers Limited are remunerated directly by the product provider. The scale of commission for the arrangement of products is listed below. These services may also be provided on fee basis.

SCALE OF COMMISSIONS

<p>Pensions <i>Group Scheme, Executive, Personal, PRSA</i></p>	<p><i>Regular Contributions:</i> Level Commission Model: Up to 5% of annual contribution Initial & Renewal Commission Model: Up to 25% of annual contribution & annual renewal & commission of up to 5% may also apply</p> <p><i>Single Contributions:</i> Up to 5% of contribution</p>
<p>Annuity / Buy Out Bond</p>	<p>2% - 5% of amount invested</p>
<p>ARF / AMRF's</p>	<p>2% - 5% of amount invested & annual renewal commission may also apply</p>
<p>Protection <i>Term Assurance, Mortgage Protection, Specified Illness, Income Protection, Group Risk</i></p>	<p><i>Term Assurance, Mortgage Protection, Specified Illness & Income Protection:</i> Up to 130% of annual premium & annual renewal commission may also apply</p> <p><i>Group Risk:</i> Between 6% and 12.5% of annual premium</p>
<p>Investment Bonds</p>	<p>2% - 5% of amount invested & annual renewal commission may also apply</p>
<p>Regular Savings Plans</p>	<p>Up to 25% of annual premium & annual renewal commission of up to 5% may also apply</p>
<p>Deposits</p>	<p>0.25% to 0.5% of deposit amount</p>
<p>Structured Investment Products</p>	<p>Up to 5% of amount invested <i>(usually built into product pricing structure)</i></p>
<p>Residential Mortgages & Re-mortgaging</p>	<p>0.5% – 1.5% of loan amount Minimum fee €1,000</p>

Please note that some life insurance companies may pay additional remuneration but this does not in any way affect the clients contract.

Comhairleoirí Airgeadais

HC Financial Advisers Limited is regulated by the Central Bank of Ireland.

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