



O'Loughlin Insurance Group

LIFE, PENSION, INVESTMENT & FINANCIAL BROKER

LITTLE NORTH STREET,
SWORDS,
CO. DUBLIN

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Schedule of Fees & Charges

Remuneration – P O'Loughlin Financial Services Ltd t/a O'Loughlin Insurance Group is remunerated by way of commission. The amount of commission receivable, by the Company, under any policy of insurance is available to the client on request. The Company may be in receipt of soft commission, override or incentive commission from Product Producers. Details of these arrangements are available on request.

Payment of services by fee – Clients may pay for the professional service provided by means of a fee which will be discussed and agreed with our client in advance of the provision of services requested; fees are calculated based on the complexity or urgency of the situation. The amount of any commission otherwise receivable by the Company will not be offset against any fee payable.

Life, Pension, Investment & Financial Advice Fees

You may elect to deal with us on a fee basis.

Fee structure:

Principles / Directors €250 per hour

Senior Advisers €200 per hour

Support staff €100 per hour.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency.

Personal Retirement Savings Accounts (PRSAs) – Fees

Where advice is requested for PRSAs, the following hourly fees will apply:

Advisor fees: €200 per hour.

Support staff: €100 per hour.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will give an estimate of this rate in advance of providing you with services. If we receive commission from a product provider, this will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the intermediary unless an arrangement to the contrary is made.

Jan 2015