Schedule of Fees

Our fees are reasonable and transparent, and we will always be upfront and open with you. All our initial consultations are offered on a complimentary basis. Thereafter you can either pay for specific advice only; Pension advice, Life Cover advice or Savings advice. Alternatively, you might require advice and Product set-up.

Advice Only	
Pension Advice Only - €250 + Vat	Budget and Cash Flow Assessment - €250 + VAT
Life Cover Advice Only - €250 + Vat	Mini Financial Plan - €250 + VAT
Investment Advice Only - €250 + Vat	Full Financial Plan - €500 + VAT

All Fees will be notified in writing to the client prior to any agreement.

Please note if you decide to go ahead with product set-up, we will deduct the cost of the advice already paid off the product set-up cost

Life Cover Fees

Commission is paid to us by the insurance company, and this is generally the first year's annual premium. However, you may elect to deal with us on a fee basis and we have specific charging structures in line with the level of service you require. These are:

- Directors: €250 per hour
- Advisor fees: €175 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.

Mortgage Fees

We receive commission on Mortgage products of up to 1% of the mortgage amount (or maximum payable), subject to a minimum value of €1,500. If the mortgage commission in less than €1,500 we charge the difference. If we secure a mortgage loan offer for you, and you do not proceed with the loan, there will be a charge for our services – currently this amount is €250 but is liable to change from time to time.

Details of our mortgage commission levels payable from different creditors whom we place business with are available on request. You have the option, which is rarely exercised in practice, to pay in full for our services by way of a fee.

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.

Last Minute AVC Service

We can arrange a Last Minute AVC, where the client makes a lump sum contribution into a PRSA AVC in the preceding month to their retirement. No commission will apply on this contribution as we charge a flat fee for the advice instead. The once off fee for this service is €400.00.

Pension & Personal Retirement Savings Accounts (PRSAs) – Fees

We can either get paid commission by the Insurance Company for set-up and advice, or get paid a fee by you for our services. Where a fee structure is requested, the following hourly fees will apply:

- Directors: €250 per hour
- Advisor fees: €175 per hour
- Support staff: €100 per hour.

The on-going management cost of the pension is 0.50% of the value of the pension on a per annum basis. The annual management charge for the Insurance Companies vary.

Non-Life Remuneration

Symmetry Financial Management Ltd. is remunerated by commission from insurers on completion of business. Details of this remuneration are available on request. Where an override commission is received, this will be disclosed to you in general terms.

The following fees apply to clients wishing to engage Symmetry Financial for Professional (non-life) Financial Advice:

- Director: €250 per hour
- Advisor fees: €175 per hour
- Support staff: €100 per hour

All fees will be notified in writing to the client prior to any agreement.