

Our Charges

We, Patrick J Stewart Financial Services act as intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.

The background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is commission?

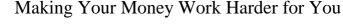
For the purpose of this document, commission is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of commission is generally directly related to the quantity or value of the products sold.

We are remunerated by commission and other payments from product producers. 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.

Our Brokerage commission options are displayed as a range, showing the maximum amount which can be received. The level of commission depends on individual circumstances, based on the following factors:

The factors that may impact a variation in charges include;

- Client segmentation
- Adviser discretion
- Competitive pressures
- Investment/pensions/saving size
- Schemes size
- Term/timeline of a policy or service





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- Complexity of advice
- Preferential terms in the market, available to a Brokerage & client at the time

There are different types of commission models:

Single commission model:

where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Trail/Renewal commission model:

Further payments at intervals are paid throughout the life span of the product.

Indemnity commission

Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product

before the commission is deemed to be earned.

Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

Life Assurance/Investments/Pension products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail relating to accumulated fund.

Trail commission, bullet commission, fund based or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up though an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.

Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Investments

Investment firms, which fall within the scope of the S.I. 375 of European Communities (Markets in Financial Instruments) Regulations 2017 (the MiFID

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Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees. Include arrangements etc

Please Note

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a commission or fee is received within our business. This is the maximum our Brokerage will take and is subject to change, in certain cases our Brokerage may take a different remuneration than the enclosed percentages/amounts. This will be disclosed to each client as per the Central Bank Consumer Protection Code regulations, on a client by client basis.

Sustainable Financial Disclosure Regulations (SDFR)

The Sustainable Finance Disclosure Regulations (SDFR) came into effect on 10/03/21. Currently when providing advice we do not consider the adverse impacts of investment decisions on sustainability. However, where clients express a preference to invest in investment instruments that meet sustainability criteria, (commonly referred to as having environmental, social and governance "ESG" criteria) we will advise on that basis. Our Office will review our approach to the SDFR regulations on an annual basis.

Other Fees, Administrative Costs/ Non-Monetary Benefits

Patrick J Stewart Financial Services may also be in receipt of non-monetary benefits such as:

Attendance at product provider seminars



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Assistance with Advertising/Branding

Further detail on the providers we work with, the products we sell and the maximum commissions available to us are outlined below.

Aviva Life & Pensions Ireland DAC

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	Commission	% Clawback Pe	riod (Months)
Term Protection	150%	22%	2	24

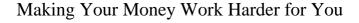
Single Premium PRSA

Product	Initial	% Recurring	%
Single Premium PRSA	4%	0.5%	

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)





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Specified 150% 22% 24

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback 'some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)

Savings 15% 1% 48

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)

Pension Term 150% 22% 24

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the

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broker, depending on how long the policy was active with the provider.

Initial % Recurring Commission % Clawback Period (Months) Product

Regular Premium PRSA 22.5%

0.5%

48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission %

PRB 5.25%

1%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Initial % Recurring Commission % Clawback Period (Months) Product

Mortgage Protection 150%

22%

24

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the

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Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker. depending on how long the policy was active with the provider.

Product 1	Initial % Recurring	g Commission % Clawback 1	Period (Months)
Income Protection	200%	30%	48

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	Commission (D/0
Investments	5.25%	1%	

Group Life Protection

Product	Initial	% Recurring	Commission	%
Group Life	6%		6%	

	come Protection initial % Recurring	g Commission %
Group IP	12.5%	12.5%

Defined Contribution Pension

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A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the

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Product	Initial % Recurring	Commission % Clawback l	Period (Months)
Regular Premium pension	20%	1%	48
Single premium pension	5.25%	1%	-

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % I	Recurring	Commission	%
ARF	5.25%		1%	

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might

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result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial %

Annuity 3%

BCP

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

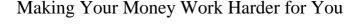
Product Initial %

Investments 2.5%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial € Recurring Commission %





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ARF

No

0.75%

bespoke

Investment

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Product

Investments

BlackBee

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission %

Investments

3%

0.5%

Broker Solutions

Investment

An Investment Product typically provides for an Initial Commission as outlined below.



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Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial %

Investments 3%

Cantor Fitzgerald Ireland Ltd

Investment

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Product Initial %

Investments 3%

Conexim

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

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Product Recurring Commission %

Investments 0.5%

Davy Select

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission %

PRSA 0.5% 0.5%

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission %

PRB 0.5% 0.5%

Investment

An Investment Product typically provides for an Initial Commission as outlined below.

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Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission %

Investment 0.5% 0.5%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product 1	Initial % Recurring	g Commission %
ARF	0.5%	0.5%

Friends First

Single Premium PRSA

Product	Initial	% Recurring %
Single Premium PRSA	7.5%	0.25%

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based

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on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback 'some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)

Savings 10% 0.75% 48

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)

Regular Premium PRSA 17.5% 0.25% 48

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission %

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Investments 5% 0.75%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	0.75%

Greenman

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	g Commission %
Investments	2.5%	0.5%

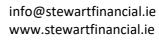
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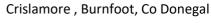
Deposits



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Deposits

Irish Life Assurance plc

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurri	ng Commission	% Clawback Period (Months)
Whole of Life	100%	28%	60

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	g Commission % Clawback	Period (Months)
Term Protection	n 100%	28%	60

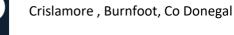
Single Premium PRSA

Product Initial % Recurring %





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Single PRemium PRSA 5% 0.75%

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)

Specified 100% 28% 60

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback 'some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Renewal Clawback Period (Months)

Savings 5.5% 0.5% 5.5% 48

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

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Product	Initial % Recurring	g Commission % Clawback	Period (Months)
Pension Term	100%	15%	60

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring			
Regular Premium PRSA	17.5%	0.5%	5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission %
PRB 5% 0.75%

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the

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Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	Commission % Clawback 1	Period (Months)
Mortgage Protection	100%	28%	60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

		g Commission % Clawback 1	
Income Protection	120%	30%	60

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial	% Recurring	Commission 9) /o
Investments	5%		0.5%	

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Group Life Protection

Product Initial % Recurring Commission %

Group Life 6% 6%

Group Income Protection

Product Initial % Recurring Commission %

Group IP 12.5% 12.5%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurrin	g Commission % R	lenewal Clawback I	Period (Months)
Regular Premium pension	17.5%	0.5%	5%	48
Single premium pension	5%	0.75%	-	-

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid

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to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	0.75%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial %

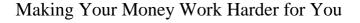
Annuity 3%

Independent Trustee Company Limited

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial %





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PRSA 2%

Personal Retirement Bond (PRB)

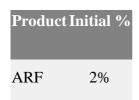
The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.



PRB 2%

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.



New Ireland Assurance Company plc

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves

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or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

		g Commission % Clawback 1	
Term Protection	225%	50%	60

Single Premium PRSA

Product	Initial	% Recurring %	% Clawback Period
Single Premium PRSA	7%	0.5%	60

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product 1	Initial % Recurrin	g Commission	% Clawback Period (Months)
Specified	225%	50%	60

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback 'some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

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Product Initial % Recurring Commission % Renewal Clawback Period (Months)

Savings 10% 0.5% 2.5% 60

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	Commission % Clawback Period	(Months)

Pension Term 225% 50% 60

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial	% Recurring (Commission	% Renewal	Clawbacl	k Period (M	onths)
Regular Premium PRSA	25%	C).5%	6%		60	

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be

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based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product I	nitial % Recurring	Commission % Clawback	Period (Months)
PRB	5%	1%	60

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	g Commission % Clawback	Period (Months)
Mortgage Protection	225%	50%	60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

		g Commission % Clawback	
Income Protection	225%	50%	60

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Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	6 Clawback Period (Months)
Investments	4%	1%	36

Group Life Protection

Product 1	Initial % Recurrin	g Commission % Clawback	Period (Months)
Group Life	20%	20%	12

Group Income Protection

Oroup inc	Group income i rotection					
Product I	nitial % Recurring	g Commission % Clawback 1	Pariod (Months)			
1 Toduct 1	muai /0 Kecuiim	g Commission 70 Clawback	criou (Months)			
C ID	200/	200/	1.0			
Group IP	20%	20%	12			
-						

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

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Product	Initial % Recurring	Commission % R	enewal Clawback I	Period (Months)
Regular Premium pension	25%	1%	8%	60
Single premium pension	5%	1%	-	60

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	1%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial %

Annuity 3%

Royal London Insurance DAC

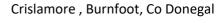


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Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	g Commission % Clawback I	Period (Months)
Whole of Life	200%	36%	60

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

		g Commission % Clawback l	
Term Protection	200%	36%	60

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

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Product Initial % Recurring Commission % Clawback Period (Months)

Specified 225% 36% 60

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring Commission % Clawback Period	(Months)
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Pension Term 225% 36% 60

Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % I	Recurring Commission 9	% Clawback P	eriod (Months)
Mortgage Protection	200%	36%		60

Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves

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or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurri	ng Commission	% Clawback 1	Period (Months)
Income Protection	225%	60%		60

Standard Life International dac

Single Premium PRSA

Product	Initial	% Recurring %	6
Single Premium PRSA	5%	0.5%	

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback 'some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product I	nitial % Recurri	ing Commission	% Clawback P	eriod (Months)
Savings	15%	1%		60

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might

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result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product		% Recurring Con	mmission % Renewa	
Regular Premium PRSA	5%	0.59	% 5%	

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Produc		% Recurring	Commission	%
PRB	5%		1%	

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial	% Recurring	Commission %
Investment	4%		1%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as



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outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	Commission % R	Renewal Clawback 1	Period (Months)
Regular Premium pension	25%	1%	8%	60
Single premium pension	5%	1%	-	48

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial	% Recurring	Commission %
ARF	4%		1%

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the

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broker, depending on how long the policy was active with the provider.

Product Initial %

Annuity 3%

Zurich Life Assurance plc

Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

		% Recurring Commission		
Whole of Life	90%	18%	12	

Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurring	Commission % Clawback 1	Period (Months)
Term Protection	170%	12%	12

Single Premium PRSA



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Product	Initial	% Recurring	%
Single Premium PRSA	5%	0.75%	

Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)

Specified 100% 12% 12

Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback 'some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Renewal Clawback Period (Months)

Savings 10% 0.5% 1% 48

Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client

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moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurri	ng Commission	% Clawback Period ((Months)
Pension Term	100%	12%	12	

Personal Retirement Savings Account RP (PRSA)

A Personal Retirement Savings Account or PRSA typically provides for an Initial Commission as outlined below with certain restrictions around PRSA's. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurrin	ng Commission % R	enewal Clawback l	Period (Months)
Regular Premium PRSA	30%	0.75%	5%	48

Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	t Initial ⁹	% Recurring	Commission %	
PRB	5%		0.5%	

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Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	170%	40%	12

Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial	% Recurring	Commission %
Investment	5%		0.5%
Group Life	Prote	ction	

0 1 0 0 0	
Product	Initial % Recurring Commission %

Group Life 6% 6%

Group Income Protection

Product Initial % Recurring Commission %



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Group IP 12.5%

12.5%

Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial % Recurrin	g Commission % R	denewal Clawback l	Period (Months)
Regular Premium pension	20%	0.5%	3%	48
Single premium pension	5.5%	0.5%	-	-

Cancer Cover

A Cancer Cover Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product Initial % Recurring Commission % Clawback Period (Months)

Cancer Cover 100% 12% 12

Approved Retirement Fund (ARF) & Approved Minimum Retirement Fund (AMRF)

An ARF / AMRF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be

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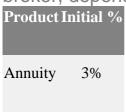


based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission	%
ARF	5%	0.5%	

Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.



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