

## INTERMEDIARY SERVICES

These services are usually provided on a commission basis whereby MCG Financial Services Ltd are remunerated directly by the product provider. These services may also be provided on a fee basis. The scale of commission/fees for the arrangement of products is listed below.

### SCALE OF FEES

<b>Financial Advice</b>	The Initial consultation is free but any subsequent meeting where advice and/or recommendations are given is €250 per hour depending on the complexity involved.
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### SCALE OF COMMISSIONS

<b>Pensions</b> Group Scheme, Executive, Personal, PRSA	<p>Regular Contributions: Level Commission Model: Up to 5% of annual contribution Initial &amp; Renewal Commission Model: Up to 25% of annual contribution plus annual renewal commission of up to 5% may also apply</p> <p>Single Contributions: Up to 5% of contribution plus annual fund-based commission</p>
<b>Annuity</b>	2% - 3% of amount invested
<b>Buy Out Bond</b>	2% - 5% of amount invested plus annual fund-based commission
<b>ARF/AMRF's</b>	2% - 5% of amount invested plus annual fund-based commission
<b>Protection</b> Term Assurance, Mortgage Protection, Specified Illness, Income Protection, Group Risk	<p>Term Assurance, Mortgage Protection, Specified Illness &amp; Income Protection: Up to 100% of annual premium plus annual renewal commission (Subject to Terms and Conditions of Insurance Companies)</p> <p>Group Risk: Between 6% and 12.5% of annual premium</p>
<b>Investment Bonds</b>	2% - 5% of amount invested plus annual fund-based commission
<b>Regular Savings Plans</b>	Up to 10% of annual premium plus annual fund-based commission
<b>Deposits</b>	0.25% to 0.5% of deposit amount
<b>Structured Investment Products</b>	Up to 5% of amount invested (usually built into product pricing structure)
<b>Residential Mortgages &amp; Re-mortgaging</b>	0.5% - 1.5% of loan amount Minimum fee €1,000
<b>Group Pension Schemes</b>	<p>Individual consideration but broadly:</p> <p>Initial Set Up Charge: €500 Annual Maintenance: Maintenance fee of up to €100 per member per annum</p> <p>This service can also be provided on a commission basis - see section on Pensions</p>
<b>Small Self Administered Pension Schemes (SSAPS)</b>	<p>SSAPS Set-Up Fee: €2,000 Annual Maintenance &amp; Pensioner Trusteeship: €1,500</p> <p>The annual maintenance fee above may be increased where the SSAPS invests in direct property.</p>

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