



Remuneration Basis and Fees Structure

Accurate as at 4th of April 2018

TAB Financial Services Ltd is remunerated by commission and other payments from product producers or lenders on the completion of business. You may choose to pay in full for our services by means of a fee. Where we receive recurring commission, this forms part of the remuneration for initial advice provided.

In certain circumstances, it will be necessary to charge a fee for services provided. These are listed below for life and Standard PRSAs. In other circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below.

If we receive commission from a product provider, this may be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission may become the amount payable to the firm unless an arrangement to the contrary is made.

TAB Financial Services Ltd may receive a recurrent commission income for ongoing advice and administration of your policy.

For **Execution Only business**, where TAB Financial Services Ltd has not determined suitability of the product for your needs and have not given any advice relating to the merits of the transaction. No advice has been given to you and you have clearly specified the product and the product provider. For the administration of such business we charge a fixed fee of €800.00.

Life Assurance – Fees

You may elect to deal with us on a fee basis. The following hourly rates apply.

Principals / Directors:	€250.00 per hour
Support staff:	€100.00 per hour

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. Our scale of fees for such cases range from a minimum of €250 per hour to a maximum of €500 per hour. We will notify you in advance and agree the scale of fees to be charged.

Personal Retirement Savings Accounts (PRSA) & Other Pensions – Fees

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

Advisor fees:	€250.00 per hour
Support staff:	€100.00 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 may be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission may become the amount payable to the intermediary unless an arrangement to the contrary is made.

Deposit products – Fees

TAB Financial Services Ltd is remunerated by commission from insurers on completion of deposit business.