Schedule of Fees & Charges

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smartfinance.ie Smart Finance, Bawntaaffe, Monasterboice, Drogheda, Co. Louth.

At Smart Finance, we are remunerated by a combination of client fees & commissions paid to us by providers. Our fees & commissions are structured in a manner that ensures our **impartiality** to our clients at all times, eliminates any conflicts of interest and supports the long-term nature of our relationship with you which is based on **trust & clarity** from the outset.

Our fees are clear and transparent with **no hidden charges.** They are fair & competitive versus our peers, and they reflect the **value we add** to our client's financial circumstances as well as reflecting our level of service & **professionalism**.

Service Element	Fee
Initial Meeting & Advice (In person or remotely)	Initial Meeting & Advice: €250 fixed fee. Your Lifestyle and Financial Planning queries and our Meeting Framework Document form the basis of this meeting. We will ascertain how we can help you and we will issue a Meeting Summary, outlining the key points we discussed, to you after the meeting.
Meetings, Research & Advice (Specific Area: Protection, Saving, Investment, Pensions)	Meetings, Research & Advice: €495 fixed fee. Your Lifestyle and Financial Planning queries and our Meeting Framework Document form the basis of this meeting. We will ascertain how we can help you and we undertake, a review of existing Protection, Investment & Pension Plans, additional research if needed & issue a Meeting Summary:
Holistic Lifestyle Financial Planning Report – Savvy Planner	€1,000 to €2,495. (Fees may be subject to VAT) This is our comprehensive Holistic Lifestyle Financial Planning Service, and we tailor this service to our clients personal Lifestyle and Financial Planning requirements.
Lifestyle & Financial Planning Advice	€250 per hour = CERTIFIED FINANCIAL PLANNER™ CFP®. €100 per hour = Support / Administration

Pensions Set up & Ongoing Advice	Set-up is covered by commission paid to us by the Pension Provider and 0.50%-1.00% is included in the Annual Management Charge to cover Ongoing Advice.
Approved Retirement Funds (ARF) Set up & Ongoing Advice	Set-up is covered by commission paid to us by the ARF Provider and 0.50%-1.00% is included in the Annual Management Charge to cover Ongoing Advice.
Savings & Investments Set up & Ongoing Advice	Set-up is covered by commission paid to us by the Investment Provider and 0.50%-1.00% is included in the Annual Management Charge to cover Ongoing Advice.
Protection (Life/Serious Illness/Income Protection Insurance etc)	Set-up and Ongoing Advice is covered by commission paid to us by the Protection Provider.

We also provide a range of services which can incur additional fees to those outlined above. These services are generally more complex and require additional time and in-depth advice. Some examples are listed below, and specific fees are available on request.

Service Element	Fee
Self-Administered Pensions, Overseas Pension Transfers, Staff Pension, Death in Service & Income Protection Schemes etc.	Available on request.

The Value we provide

Working with a Certified Financial Planning Firm ensures that You and Your Family receive the highest standard of advice. The true Value of this advice will be appreciated by the assistance we provide to help you implement and achieve your key Lifestyle and Financial Planning Goals.

We ask you to consider the likely Probability of us achieving **at least one** of the following outcomes for you:

- Save at least 0.5% per annum by identifying and removing **inefficiencies** in your current finances.

- Save at least 0.5% per annum in the cost of mistakes we can **help you avoid.**
- On average, achieve a minimum return of an additional 0.5% per annum on your investments versus a **DIY approach.**
- Save the equivalent of at least 0.5% per annum in **time, effort, and stress** in your journey to achieving your Lifestyle and Financial Planning Goals.

Taking our fees into account, we may be able to help reduce the overall level of fees you are currently paying and finally, an **independent study** by Vanguard, a leading investment firm, found that the Value advisors can add for their clients, is the equivalent of **3% annually** in net returns. **(A copy of this paper is available upon request)**

Annual Administration Fee: €500 per Client Account

As a firm, we pride ourselves on the level and professionalism of the service we provide to our clients and to ensure we can continue to maintain this level of service, we reserve the right to apply an Annual Administration Fee of €500 per annum to a Client Account.

The application of this fee will be dependent on the level of activity on an account and if applicable, it will be applied once per annum but not before prior notification is issued and agreement is obtained.

We have come to this decision, as like many other professions and businesses, we are faced with increased costs of utilities, insurance, research & technology as well as increased regulation & compliance requirements & costs specific to our profession from the Central Bank of Ireland.

We continuously strive to ensure that we Add Value for our clients and that our fees represent excellent value for the service and advice we provide and please contact us if you have any queries in relation to our fee structure.

Notes

- Where we are remunerated by way of commission from a product provider to implement a specific solution, this will be fully outlined to you in a Statement of Suitability or other Disclosure Documents prior to us implementing your specific requirements.
- All Holistic Lifestyle Financial Planning and other fees are due to be paid **within 15 days** of the invoice date.

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