



# Fees, Charges & Remuneration

Other than as described below, our services are paid for by introductory and recurring remuneration payable directly from product/service providers. This remuneration and the entry fee and annual management fee applying to any product you invest in will be notified to you in the documentation relating to the particular product. Unless otherwise advised to you in writing this remuneration shall be included in the terms of the product communicated to you. In respect of Discretionary Portfolio Management Services all fees we receive from third parties will be applied for your benefit. If the amount of any fee payable to us by third parties is not clear to you, please ask us for further details. Where you deal with us through an Intermediary, they will advise you of their fees and charges.

We charge a fee (a) if we provide you with our Discretionary Portfolio Management Service (b) if we provide BCP Approved Retirement Fund (ARF), BCP Approved Minimum Retirement Fund (AMRF) and BCP Personal Retirement Bond (PRB) contracts or (c) if we arrange a product for you with a product producer with whom we do not hold an appointment in writing. These fees are currently as follows:-

- (a) 0% per annum of the investor's assets under management, unless we advise you otherwise in writing.
- (b) BCP receive an Annual Management Charge (AMC) of 0.20% per annum based on the total value of your account with BCP (subject to a minimum AMC of €200 and a maximum AMC of €2,000 per annum). If you have an existing BCP ARF, AMRF or PRB with current investments into BCP Capital Secure Bonds/Kick-Out Bonds ('Bond'), BCP receive an Annual Management Charge of [0.5% of the of the original amount invested in the Bond x Term of the Bond].
- (c) The fee will reflect the average level of commissions payable by other product producers for similar types of products; if no such commission is payable we will advise you of the basis of calculation of our fee at the time.

The fees in (a) and (b) above are in addition to any charges applying to any underlying product you invest in or in which BCP invests on your behalf, for example through the Discretionary Portfolio Management Service.

If other fees or charges apply to the provision of our services, we will advise you in writing of the amount payable in advance, or if the amount is not known at the time, the basis of calculation of the amount payable. Unless otherwise advised to you (for example in connection with a particular product or service) we will issue you with an invoice for the amount due which may be settled by cheque or bank transfer to our account.

We do not receive any soft commissions.

If we receive recurring remuneration this will be in respect of the provision to you of ongoing product information we believe to be relevant to your circumstances and providing responses to any ongoing queries you may have on the contract once you have taken it out. It also contributes to our costs in supporting you with claims including maturity claims.

We will, if necessary, exercise our legal rights to receive any payments due to us from clients for business services provided by us and to be reimbursed for any value obtained by the firm for clients arising from payments by the firm on behalf of clients who subsequently default in any payment due to the firm. Bank fees charged on unpaid cheques will be charged to you and are payable in full with all other outstanding balances. No agency transfer may be affected until the account is cleared in full.