



Service and Fees Schedule

Transactional Financial Planning



OUR SERVICE

With our transactional financial planning service, our advice will be limited in scope to a specific request or requirement. It is important that you understand that we will not advise you as to the ongoing suitability of the investment(s), product(s) or contract(s).

Dependent upon the nature of the solution, our fee may be chargeable on the basis of a percentage fee or an agreed fee derived from an hourly rate.

Our fees are set out overleaf and should be read in conjunction with Davy's Schedule of Trading Charges and UK Terms and Conditions of Business. Before starting any chargeable work, we will estimate the amount payable and discuss your payment options. You will not be charged until we have agreed this fee and the related work to be undertaken. If we believe that the fee initially agreed with you will be exceeded, we will provide an updated estimate for your approval.

SCHEDULE OF FEES**Percentage Fee**

Percentage fees are normally capped at 3% of the amount under consideration. These fees may be reduced for larger amounts and more simple projects. Our initial fee is subject to a minimum of £1,000. Certain products, for example those of a more complex nature, may attract a higher fee but where this is the case, we will discuss and agree this with you in advance.

Our hourly rates for financial planning advice and execution are as follows:

Director/Senior Wealth Manager	£300 per hour
Wealth Manager	£250 per hour
Technical Consultant	£250 per hour
Paraplanner	£150 per hour
Administrator	£75 per hour

The amount of time required will be dependent upon your personal circumstances and the technical complexity of your arrangements. We will endeavour to utilise the most cost-efficient combination of our staff to complete the work.

Indicative Costs

The table below provides examples of the typical costs of our services and advice for some common client scenarios.

Engagement	Typical Cost
Investment review / consolidation	£1,500 - £3,500
Pension review/consolidation	£2,000 - £4,000
Retirement benefit withdrawal	£1,400 - £3,500
Income drawdown review	£1,000 - £1,500
Tax planning advice	£2,000 - £5,000
Estate Planning advice	£1,200 - £4,000

The actual fee that you will pay may be higher or lower than those shown above. Your adviser will provide you with an indication of what this may be after assessing your circumstances.

Additional Costs

Additional third party costs, such as product charges, may arise in relation to the advice that we provide. Where this is the case, these charges will be detailed in the relevant product literature.

VAT

VAT will be applied on fees in line with prevailing UK legislation and HMRC practice. We will inform you if our charges are subject to VAT and if there are other costs that may arise in connection with the services which we provide to you. Our fees will usually be VAT exempt where our advice results in product implementation.

Fee Payment Options

Your fee can be paid via:

- ▶ Deduction from the financial product or platform arranged or invested in (where the product provider facilitates this option);
- ▶ Cheque or bank transfer;
- ▶ Commission from a protection product arranged

Conflicts of Interest

In certain circumstances, Davy may recommend our own fund of funds as the most appropriate vehicle to implement your investment strategy. The underlying holdings within these Davy funds are selected without limitation from the whole of the market and include only third party funds. Internal procedures ensure that these funds are only recommended where they are suitable.

Davy Copy

Consent and Declaration for Transactional Financial Planning Service

Data Protection consent

I/We authorise the transfer of personal data or personal sensitive data, on a confidential basis and in accordance with the Data Protection Act 1998, between Davy and any relevant third parties. I/We agree that Davy, or any such third party may contact me in the future by any means of communication (including by electronic communication e.g. email), considered appropriate at the time.

We may wish to contact you in the future so that we can provide information in relation to our own and third party products or services, that may be of interest to you. Please tick if you would like to receive information by means of:

- | | | | | |
|--------------|-----------------------|-----------|-----------------------------------|-----------------------|
| Email | <input type="radio"/> | | | <input type="radio"/> |
| Telephone | <input type="radio"/> | OR | I do not agree to being contacted | <input type="radio"/> |
| Text message | <input type="radio"/> | | | |
| Post | <input type="radio"/> | | | |

If you change your mind about how you wish us to contact you or no longer wish to receive this information or marketing communications, let us know by contacting the Data Protection Officer, Compliance Department, Davy, Davy House, 49 Dawson Street, Dublin 2.

Declaration

Please note that this Service and Fees Schedule forms part of your Entire Agreement with Davy, which includes other documents provided to you as follows:

- ▶ Keyfacts about our services and costs, version as at June 2015
- ▶ Davy’s Schedule of Trading Charges, version as at June 2015
- ▶ Davy’s UK Terms and Conditions of Business, version as at June 2015

I/We have read and agree to the Entire Agreement with Davy.

Client	Partner
Print _____	Print _____
Signature _____	Signature _____
Date _____	Date _____

Authorised Signatories:

Print _____	Print _____
Signature _____	Signature _____
Capacity _____ <i>(e.g. director, trustee)</i>	Capacity _____ <i>(e.g. director, trustee)</i>
Date _____	Date _____

Client Copy

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Client

Print _____

Signature _____

Date _____

Partner

Print _____

Signature _____

Date _____

Authorised Signatories:

Print _____

Signature _____

Capacity _____
(e.g. director, trustee)

Date _____

Print _____

Signature _____

Capacity _____
(e.g. director, trustee)

Date _____

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J&E Davy, trading as Davy, is regulated by the Central Bank of Ireland. Davy is a member of the Irish Stock Exchange, the London Stock Exchange and Euronext. In the UK, Davy is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request. Confidential Davy 2015