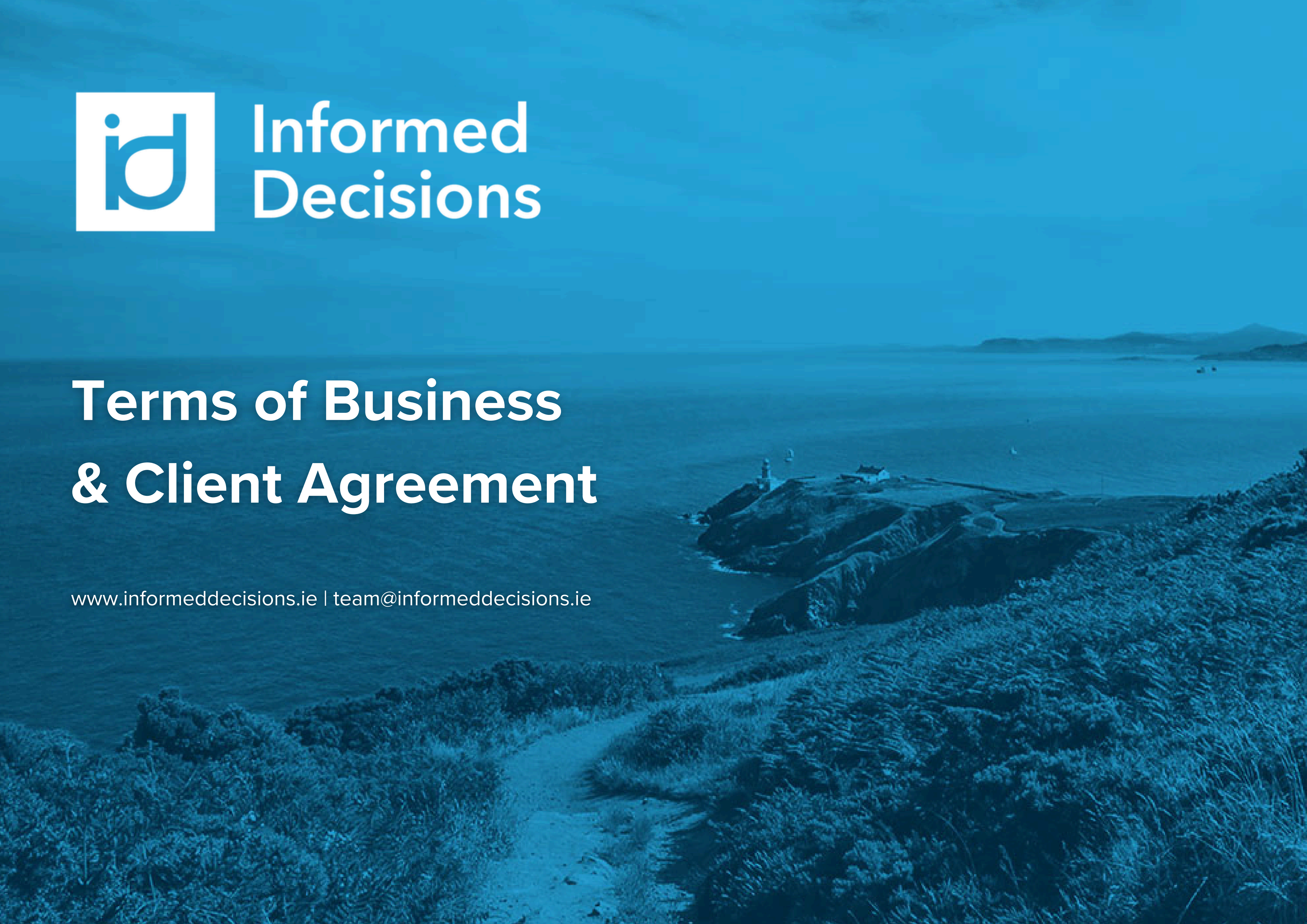


Informed Decisions

Terms of Business & Client Agreement

www.informeddecisions.ie | team@informeddecisions.ie

Terms of Business & Client Agreement

Welcome to Informed Decisions

Independent

We are one of Ireland's only remaining independent financial advice firms

Fee Only

In your interests, we deliberately operate free of commission at all times

Technical Expertise

We specialise in detailed pension & investment planning, we know what we are doing

Partnership

We provide a dedicated personal service to a select number of valued clients

Our History

Paddy saw the lack of truly independent advice available to people, the growing demand for impartial counsel, and so built and established Informed Decisions in 2017 under Central Bank of Ireland regulation.

Informed Decisions was built to provide a unique, independent offering for select clients that did not exist in Ireland.

The focus is on providing a transparent and beneficial experience, which concentrates on the individual, and the ambitions and concerns they have. It is all about delivering better outcomes for valued clients.

Planning With Informed Decisions

We believe that financial planning is the best investment anyone can make. We use cutting edge technology, planning software, investment platforms, and retirement investment solutions. Using these effectively to organise your finances to help meet your goals. We offer truly independent counsel.

We want you to enjoy your retirement, free of financial worry. We help you make smart decisions, and avoiding the costly ones!

Long Term Relationships

We spend most of our time working directly with clients to implement their plans & help them to achieve what's most important on an on-going basis. We very intentionally limit the number of clients we serve so that each client gets the personalised attention they need.

Our commitment is to your long-term success, using our experience in navigating all the challenges and opportunities you face.

We nurture long-term relationships, and in many cases, the next generation of clients' families.

What You Need To Know About Our Agreement To Work Together

We are an independent (zero commissions, ever) Financial Planning firm. We focus on helping you understand and plan for your financial future. This document provides details about our services to you, how we are paid for these services, and how we adhere to the most prudent regulations here in Ireland. So, we believe it's important that you read it fully please! If there is something you feel doesn't make sense, please don't hesitate to get in touch and we will aim to clarify or guide.

You are in safe hands with one of Ireland's only Independent financial advice firms. We specialise in retirement & investment planning for successful individuals, so that you only have to retire once.

With our expertise, we help you avoid costly mistakes. As your advisor, we have a strong duty of care to you, of being your partner. We work closely with you on an on-going basis, making smart decisions about your retirement plans, portfolios and future incomes.

Our Guiding Principles

- We serve people in a way that we feel puts 'people before products' - we work in partnership with clients.
- We operate on a 'Fiduciary' basis.
- We do not just advise what may be 'suitable', we advise on what is 'optimal' for you.
- We deliberately do not hold ANY agencies, agreements or arrangements of any sort with ANY Insurance companies.
- Our income is derived purely from the service fee clients pay us for the value we deliver for them.
- We provide a holistic process that considers your entire financial and personal situation.
- We are experts at helping successful business owners and executives to retire successfully, enjoy their money, leave a meaningful legacy, and avoid costly mistakes.

Our Services

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs.

Financial planning:

Our principles and service is client focused with the goal of working towards what is best for each individual client's needs.

- Identify your goals
- Identify what you want to achieve
- Help you progress towards and into retirement with confidence
- Identify the most optimal structures and strategies for your goals
- Provide you with clarity, confidence and dedicated personal service
- Provide you with value for money
- Help you avoid costly errors

Investment & Retirement Planning

It's important to know whether the money you are saving towards a specific goal, to give you financial comfort or for financial freedom and choice when it comes to retirement, is on track.

Ongoing suitability assessments, meeting with clients at least once per year to:

- Review client plans
- Determine next best actions
- Update on any changes in landscape that could impact client plans.

Our Advice

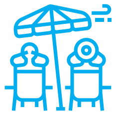
We offer you on-going planning, advice and guidance to help you achieve the comfort and lifestyle you seek. We make recommendations based on your personal circumstances, your ethics, financial goals and objectives.

We consider a number of factors, including costs of investing, how investment value highs and lows will impact you, your specific needs and what is right for you.

What does this mean?

We consider a wide range of financial strategies and investment routes, constantly reviewing strategies and the providers we work with.

Retirement Planning



Accumulating pensions or deciding how to use them in retirement is often more about planning than it is about the actual products used. We will most likely have discussions and planning around the following structures, all of which we can access via non-standard and non-commission approaches:

- PRSA (Personal Retirement Savings Account)
- BOB (Buy Out Bond) / PRB (Personal Retirement Bond)
- Annuities
- Defined Contribution and Defined Benefit Pensions

Investments

We have access to an Irish platform based in Dublin that offers a transparent and low-cost means for our clients to access investment and pension structures that are not Insurance-based.
This offers real advantages to our clients:

- No government Levy on entry
- Low cost and transparent fee structure
- Access world-leading investment managers
- Access low-cost Index Funds, UCITs, ETFs & Individual Stocks

We provide investment recommendations on the basis of a fair analysis of the market as the asset allocation options available to us via the platform include a selection from over 9,500 Funds from leading international fund managers as well as direct equity investments, fixed income securities and exchange traded funds, from all international markets.

Where we avail of the services of independent Trustees, Fund Managers or Global Custodians to securely hold your assets in your own name, these costs are clearly outlined in your MasterPlan™, well in advance of any decision to proceed to Implementation.

Sustainability Preferences

When you become a client of the firm we will ask you to complete a Sustainable Investing Questionnaire. This is designed to capture whether you would like to see aspects of sustainability reflected in your investment decisions such as e.g. having a preference to avoid investing in sectors/companies whose activities contribute to climate change or a preference to invest in sectors/companies whose goal is to prevent further climate change. Where you express sustainability preferences we will take these into account in recommending investment solution to you.

Our Services – What Will It Cost?

We believe in being completely open when it comes to money, even our own! The way we are paid is quite simple, on a fee-basis for the work we do for you at initial planning, implementing any structures where necessary, and then on an on-going service basis.

Planning Service: Informed Decisions MasterPlan™	We always start here with new clients seeking our support. The Informed Decisions MasterPlan™ project, including all existing scheme analysis, detailed planning and cashflow modelling, is €4,950. This is often billable as a business expense for company directors. Warning: The provision of this service does not require licensing, registration or authorisation by the Central Bank of Ireland, and is not covered by Central Bank rules or by a statutory compensation scheme
Implementation Service (following planning)	We charge a flat Implementation Fee of €1,490 per scheme, if we decide to implement efficient investment/pension structures under our counsel (billed via new scheme assets). **Zero commissions and no exit penalties as a result** Minimum total household assets under our counsel for implementation and on-going clients is €1m. For Defined Benefit pension transfers or complex cases we may advise of increased implementation rates, given complexity, liability and time
Ongoing Advisory Service	Our Annual Advisory Service is 0.7% of household invested assets per year, and billed via the assets invested under our counsel. **Fee Cap** We aim to deliver massive value to valued client households, so our Advisory Service fee is capped at €12,600, where your combined invested assets with us at 0.7% Advisory Fee exceed €1.8m. For example, if your total invested assets under our counsel is €3m, our equivalent Advisory Fee is c0.4%. This fee will only increase for inflation, to a max of 6% total every 3 years. On certain self-administered pension structures this fee cap cannot be amended or applied.

Our valued clients pay us a transparent and fair return for the benefit and value we bring them. We are not remunerated by any insurance company, providers or commission arrangements, ever.

How Can You Pay Us?

On implementation of new structures under our counsel (if we do so), our MasterPlan™ and Implementation Service Fee is deducted and remitted from the investment/pension scheme you choose to have under our counsel on platform or pension trusteeship. We can alternatively bill you directly, but it is typically most tax efficient via invested assets.

- Invoice payable on completion of the MasterPlan planning stage (if we are not proceeding beyond planning stage for any reason)
- Paid from your investment/savings/pension plan should you implement with us

Annual Advisory Fee Provide The Support We Provide You With, Such As:

- Access to the Informed Decisions team, always
- Regular planning review and update meetings with Paddy
- Monitoring, rebalancing, protection and optimisation of investment/pension structures as required
- Proactive (not reactive) guidance on legislation changes that may benefit you and your plan
- Your trusted second opinion on any financial matters
- Full transparency, and 24/7 access to your investment portals
- Access to our consultant teams' expertise. We ensure we are the experts, so you don't have to worry
- Ongoing regulation and responsibility in the safekeeping of your assets, interests and opportunities
- Due Diligence; working hard in the background to work with companies that meet our standards
- Private client-only events to provide valuable education, ideas and meeting like-minded people
- Freedom to move your schemes from us at any point in the future, zero tie-ins or exit penalties etc.

Ongoing Advisory Service Costs

Ongoing charges for Advice, Platform, Fund and Trusteeship (where applicable) on invested assets are deducted from your investment, monthly or quarterly. For personal investments, you will have the option to top up your investment cash (often more tax efficient) or to sell a small portion of your portfolio to generate liquidity.

Who Regulates Us

Informed Decisions Ltd. t/a Informed Decisions Financial Planning is regulated by the Central Bank of Ireland as an Investment Business Firm under Section 10 of the Investment Intermediaries Act 1995, is registered as an Insurance Intermediary under the European Communities (Insurance Distribution) Regulations 2018.

Our Central Bank registration number is C168781.

You are welcome to verify our authorisations by contacting the Central Bank on 1890-777777.

Alternatively, the Central Bank of Ireland holds registers of regulated firms which can be viewed on their website www.centralbank.ie and you will see us listed there!

Statutory Codes

We are subject to, and comply with, the Consumer Protection Code, Minimum Competency Code, and Fitness & Probity Standards which offer protection to consumers.

These Codes can be found on the Central Bank's website www.centralbank.ie. We also operate in accordance with the Prudential Handbook for Investment Intermediaries. We are focused on ensuring we are fully compliant with these regulations which aim to protect consumers in how we operate and how we work with you.

Conflicts of Interest

It is our policy to always act in your best interests and to avoid a conflict of interest when providing services. However, where an unavoidable conflict arises, we will advise you of this in writing before providing any business service and request your written acknowledgment that you are aware of the conflict of interest and still want to proceed.

We have a written policy which sets out the steps that we take to ensure that we avoid or, where this is not possible, mitigate conflicts of interest that may arise in providing services to you. These steps include administrative and organisational arrangements appropriate to the size, nature and complexity of the firm to ensure that we always act in your best interests. A copy of the policy is available on request.

It is our policy that we do not give, solicit or accept gifts or rewards (monetary or otherwise) which are likely to conflict with any of our duties or activities. We may receive minor non-monetary benefits from partners we direct business to such as e.g. attendance at training courses. In all cases these are designed to enhance the service we provide and will not conflict with your best interests.

Complaints Procedure

We have a written complaints procedure in place to ensure that complaints are assessed and dealt with in the appropriate manner to the satisfaction of any complainant, and in compliance with the Consumer Protection Code.

- We will acknowledge in writing receipt of any complaint no later than 5 days of having received it.
- Any complaint will be investigated thoroughly, and the complainant will be updated on progress at least every 20 days.
- We will work to resolve any complaint within 40 days of receipt.
- We will issue a written response setting out our findings.

If not satisfied at that outcome the complainant is entitled to refer the matter to the Office of the Financial Services & Pensions Ombudsman (01-5677000 or info@fspo.ie). A full copy of our Complaints Procedure is on our website, a hard copy can be provided if you wish.

Compensation Scheme

We are members of the Investor Compensation Scheme established under section 30 of the Investor Compensation Act 1998. The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act. The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme, and this firm is a member of this scheme.

Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

A right to compensation will arise only:

- If the client is an eligible investor as defined in the Act; and
- If it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and
- To the extent that the client's loss is recognised for the purposes of the Act.

Where the entitlement to compensation is established, the compensation payable will be the lesser of:

- 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998 or
- Compensation of up to €20,000

Consumer Protection In Action

We have Professional Indemnity Insurance cover in place to the level of €1,925,000 per claim, as required under the E.U. Insurance Distribution Directive. This ensures that in the event of a claim against the firm that there would be sufficient funds available to compensate the claimant.

Anti-Money Laundering/Countering Financing of Terrorism

To comply with legal and regulatory requirements we are obliged to request information from you to verify your identity as well as your source of funds and to keep a record of this information. Before opening an account for you, we will request the information and documentation we require to meet our obligations.

Should you not provide satisfactory evidence of your identity within a reasonable time, we may not be in a position to open an account for you. We may need to request updated identity and verification documents from time to time.

Data Protection & Data Sharing Consent

We comply with the Irish Data Protection Act 2018, and the EU General Data Protection Regulation 2016. We collect your personal details on a 'need to know' basis in order to provide the highest standard of service to you.

We take great care with the information provided; taking steps to keep it secure and to ensure it is used only for legitimate purposes. The data which you provide to us may be held on a computer database and in our paper files for the purpose of arranging service and transactions on your behalf.

In order to provide a seamless service to you we source the very best and most secure partners to provide these services. We spare no expense in ensuring we use on 'best in class' partners.

We have partnered with the following 3rd party providers to deliver the service we do.

- CRM (Salesforce)
- Financial forecasting (Cashcalc),
- Invoicing systems (Xero)
- Data storage software (Tresorit)
- Remote signatures (DocuSign)
- Quest Retirement Solutions
- JumpAI
- AML verification using Ireland's GDPR compliant firm, Crif Vision in Dublin
- Independent Trustees Limited for self-administered pension schemes
- Conexim Platform for access to the most recognised Index Funds and bespoke investments
- Quilter Cheviot Dublin for discretionary investments
- LCP Ireland Pension Actuary
- Zoom and Zoom AI Companion
- Teams

We therefore, where necessary, transfer relevant data from you to our service partners to deliver services to you. You have a right of access to and the right to rectify the data concerning you held by us.

You also have the right to request your personal data. Any requests should be forwarded to our firm at team@informeddecisions.ie.

Direct Marketing

We would like to keep in touch with you and indeed to share information and ideas about various services provided by us, and which we think would be of benefit to you. Further details about the way in which we process personal data in available in our Privacy Policy – see Privacy Policy - informeddecisions.ie/privacy-policy/

Your Acknowledgement

Terms of Business & Privacy Statement: I acknowledge that I have been provided with a copy of the Terms of Business and Privacy Statement, including schedule of Fees and Charges from Informed Decisions (informeddecisions.ie/benefits-and-fees), and confirm that I have read and understand them.

☐

Direct Marketing:

As part of our service to you we will be contacting you by email, letter and phone.

We do not engage in direct marketing; however, we are obliged to ask you to consent to Informed Decisions contacting you for Direct Marketing purposes. I consent to direct marketing as selected below.

Please Tick Any/All As Appropriate

☐ Letter

☐ Phone

☐ Email

☐ I do not consent to being contacted for direct marketing purposes

Third Party & Partners: I confirm consent to Informed Decisions passing our details to its associated or partner companies, so that they can provide the services necessary and to contact me in relation to these services (e.g Pension Trustees, Investment Platform to establish accounts)

Please sign below to confirm you are happy to proceed with us on the basis of all above:

1.

Signed **Date**

Print Name

2.

Signed **Date**

Print Name

Thank You for Trusting Us To Help You Get What You Want.

Informed Decisions

Why Informed Decisions?

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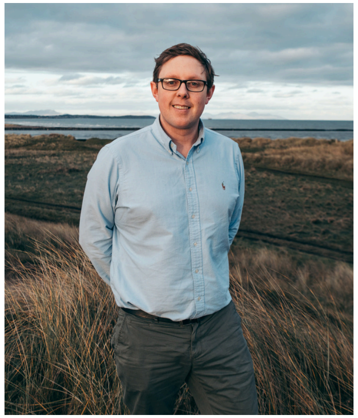

Paddy Delaney QFA RPA APA
Director & Financial Planner

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Informed Decisions

	Informed Decisions	Do it yourself	Financial Advice Firm	Bank Advisor	Insurance Company	Pension Advisor	Corporate Broker
Primary Financial Planning Service							
Evaluation of personal circumstances, needs and objectives	✓		✓	✓	✓	✓	✓
Cash flow forecasting and analysis	✓		✓				
Life & disability protection review & needs analysis	✓		✓				
Emergency fund, saving & investing analysis	✓		✓	✓	✓		
Retirement planning needs & pension analysis	✓		✓	✓	✓		✓
Net worth statement & projections to guide decision making	✓		✓				
A plan that consider assets not managed directly by your advisor	✓						
Co-ordinate with other professionals (accountant, tax advisor lawyer etc)	✓						
Recommendation to trusted other professional if required	✓						
Estate planning guidance	✓		✓				
Proactive guidance on all financial matters	✓						
Ongoing communications providing knowledge and education	✓						
Specific Investment Advice Service							
Analysis of risk tolerance and capacity for investment risk	✓		✓	✓	✓		✓
Fiduciary care & Independent Advice	✓						
Investment performance, risk analysis & research	✓		✓				
Investment philosophy	✓						
Low-cost transparent investments that perform!	✓	✓					
Customized portfolio	✓	✓	✓				
Retirement income drawdown strategy review if applicable	✓						
Tax-efficient placement of investments	✓						
Portfolio rebalancing	✓						
Behavioural coaching to guide you through turbulent markets	✓						
Integration of pension accounts into one portfolio model	✓						
Simplify and consolidate accounts	✓						
Tied to one provider		✓		✓			✓
Ring-fenced, Secure Investment holdings in Ireland	✓						
One size fits all solution			✓	✓	✓	✓	✓
Minimum Ongoing Service							
Secure client communication portal (AES-256 Encryption)	✓	✓	✓	✓	✓	✓	✓
Client newsletter	✓						
Market updates	✓						
Update on changes in legislation	✓						
Ad-hoc communications & guidance as required (e.g. market decline)	✓						
Updated analysis of risk tolerance and capacity for investment risk	✓						
Retirement income drawdown strategy review if applicable	✓						
Portfolio risk, asset allocation review & required rebalance	✓						
Annual portfolio schedule	✓	✓	✓	✓	✓	✓	✓
Proactive guidance on all financial matters	✓						
Private client relationship	✓		✓				
Transparent Service Costs	✓	✓					
Approximate Total Annual Service Costs assuming €1m+ invested	c1.2%	0.5%	c2%	c2%	c2%	c2%	c2%

Please see how we strive to deliver better service, value and outcomes for valued clients that engage Informed Decisions Financial Planning.