Northstar Financial Planning – Fee Schedule 2026

The below lays out the Fee schedule relating to the following policy types –

- PRSA Pension Plans
- Personal Pension Plans

Fee Details –

- Policy Set Up Fee - €1,000.00 (once-off)
- Policy Maintenance Fee - €250 per annum (invoiced on policy renewal date) – This fee is removed for all policy asset values of €100,000 +
- Future Reviews / Consultation Fees - €150.00 per hour

The above details are correct as of 2026 and are subject to change in future

Where any commissions are paid to us by the insurer, these are detailed in your Statement of Suitability and also in your Policy Documents. These fees from the insurer will vary depending on contribution/fund size, therefore, we ask that you please review your Statement of Suitability for exact details. Typically, we will receive some fee at policy set up stage based on the contribution level being made, and an ongoing percentage of fund value per annum (typically 0.25% - 0.5%).

We operate on the above basis (a predominantly fee-based approach / reduced commission basis) as this allows us to provide our customers with a more favourable allocation on all payments into your pension plan (we aim to provide 100% allocation on the money you pay into your pension). This will have a significant positive impact on the future performance of your investment. For lower level monthly contributions, some insurers will not permit 100% allocation. If this applies to you, it will be confirmed to you in your Statement of Suitability.

The below lays out the Fee schedule relating to the following policy types –

- Approved Retirement Funds (ARF) / Annuities
- Executive Pension Plans/ Individual Master Trust Pension Plans
- Investment Bonds / Savings Plans

Fee Details –

- Policy Set Up Fee - €1,250.00 (once-off)
- Policy Maintenance Fee - €250 per annum (invoiced on policy renewal date) – This fee is removed for all policy asset values of €100,000 +
- Future Reviews / Consultation Fees - €150.00 per hour
- Where you request a withdrawal from an ARF via us, an administrative fee of €100 will apply

The above details are correct as of 2026 and are subject to change in future

Where any commissions are paid to us by the insurer, these are detailed in both your 'Statement of Suitability' and your Policy Documents. Insurer fees will vary depending on contribution/fund size, therefore, we ask that you please review your Statement of Suitability for exact details. Typically, we will receive some fee at policy set up stage based on the contribution level being made, and an ongoing percentage of fund value per annum (typically 0.25% - 0.5%).

We operate on the above basis (a predominantly fee-based approach / reduced commission basis) as this allows us to provide our customers with a more favourable allocation on all payments into your pension plan (we aim to provide 100% allocation on the money you pay into your pension). This will have a significant positive impact on the future performance of your investment. For lower level monthly contributions, some insurers will not permit 100% allocation. If this applies to you, it will be confirmed to you in your Statement of Suitability.

Scheduled Meetings & Other Requirements -

Scheduled Meetings (to include reviews/meetings on issues related/unrelated to existing policies)– Charged at €150 per hour.

Advise on and assistance in the processing of retirement claims attracts a fee of €500 per retirement claim processed.

(2026 – subject to review in future)

Separate fee structures apply for holistic Financial and Retirement Planning services

Customer maintenance fees (if applicable) where not maintained, may result in customers policies being removed from the agency of Northstar Financial Planning. The fees are payable whether the policy is being actively paid into or not. Where a fund value reaches a value in excess of €100,000 the fee is removed, if the fund value is below this level on policy renewal date the maintenance fee will apply. Maintenance fees are applied to both active and 'paid up' plans. It is the plan value on the 01st of June each year that is assessed to determine whether a Management Fee is applied. No Management Fee is charged until the next 01st June following policy set up. Where fees are not maintained, a policy will be removed form the Agency of Northstar Financial Planning – Customer will be reasonably notified in advance.

The above fee schedule relates to calendar year 2026 and is subject to review