



GOTO FINANCE^{LTD.}

WORKING WITH US Terms Of Business

Go To Finance Terms

Effective From February 2026

This document outlines everything you need to know about our relationship, including our Investment Philosophy, Services and Fees, the GoTo Master Plan, Statement of Suitability, Account Changes, Terms of Business, and Client Privacy Notice—collectively known as the ‘Terms.’

These Terms set out how GoTo Finance Ltd. will act for you, what our commitments are to you, and what you can expect from our services. They apply to all new and existing clients, and where additional or specific terms apply to a particular service, we will clearly communicate these before proceeding.

We believe financial planning should be a partnership, built on trust and tailored advice. If you ever have questions about these Terms or our services, we’re always here to provide clear, practical answers.

The Terms shall apply to all new and existing clients of GoTo Finance Ltd from February 2026. For existing clients, these Terms shall supersede all previous agreements entered into between you and us.

It is important that you read these Terms carefully as they set out the basis on which we will act for you

Our Investment Philosophy

At GoTo Finance Ltd, we believe that successful investing is built on discipline, patience, and a commitment to long-term financial goals. Markets will fluctuate, but a well-structured plan and an informed mindset are key to **staying on course**.

A simple way to think about it is this: If you bought a home today for €400,000 and someone offered you €300,000 tomorrow, you wouldn’t rush to sell—you’d wait, knowing its long-term value. The same logic applies to investing. Short-term market drops can feel unsettling, but history shows that staying invested is the best path to financial success.

That’s why we don’t just manage investments—we educate our clients. We help you understand why markets behave the way they do, so you can stay focused, avoid costly mistakes, and make confident financial decisions. Through a structured, evidence-based approach, we guide you toward financial security, ensuring you remain on track no matter what the markets do.

“Commit to the Journey”



7 Pillars of Smart Investing

1 Long-Term Focus

We believe the best way to build and preserve your financial future is with a long-term focus. Market fluctuations are inevitable, but a disciplined commitment to your plan allows you to benefit from the compounding of returns over time. Sticking to the long-term plan removes the temptation to react emotionally to short-term volatility.

4 Risk Management Through Rebalancing

Maintaining a portfolio's intended risk profile is critical to achieving consistent results. Periodic rebalancing encourages disciplined investing and helps maintain diversification. This strategy ensures portfolios align with clients' risk tolerance and financial objectives while reducing the temptation for emotional decision-making.

6 Personalised Solutions

While we advocate for substantial equity exposure to leverage long-term growth, we understand that some clients prefer less exposure to equities due to risk concerns. For these clients, we incorporate tailored allocations to fixed-income securities or cash, balancing growth potential with stability.

2 Market Efficiency and Passive Investing

We trust in the efficiency of global markets, where asset prices generally reflect all available information. This forms the foundation of our passive investment approach, which aims to capture market returns while minimising costs. We avoid speculative strategies, focusing instead on the power of diversified, evidence-based investing.

5 Cost Efficiency

Investment costs have a direct impact on returns. To maximise client outcomes, we prioritise low-cost funds. Transparency in fees and a focus on cost-effective strategies are central to our philosophy.

7 Annual Portfolio Reviews

“Buy and hold” doesn't mean “buy and ignore.” We recommend annual reviews of your portfolio to ensure alignment with your financial goals and market conditions. This proactive approach provides confidence that you remain on track for the long haul.

3 Global Diversification

A well-diversified portfolio is essential to managing risk and achieving stable, long-term returns. Our equity-centric philosophy prioritises exposure to global markets, providing access to a wide range of industries and geographies. This strategy reduces reliance on any single asset or market.



OUR SERVICE LEVELS & PLANNING FEES

Disclosures

- 1. Transparency:** We disclose all fees and commissions in writing at the recommendation stage. A full list of potential commissions is available on our website.
- 2. Planning Fees:** Planning fees are paid upon delivery of your plan, less the engagement fee, which is payable upfront.
- 3. Protection Business:** Commission is usually equivalent to the first year's premium. Fee-only implementation is available but may limit provider options.
- 4. Material Changes:** Any material changes to fees or third-party charges will be communicated to clients in advance.
- 5. Ongoing Service Fee:** Fixed-fee options are available as an alternative to percentage-based charges.

Trail/Renewal Commission Explanation: Trail and renewal commissions are structured to support continuous service and ensure your financial plan remains aligned with your evolving goals. These commissions allow us to provide annual reviews and ongoing updates, minimizing upfront costs while maintaining service quality and long-term support.

Please be aware that GoTo Finance Ltd is remunerated by commission from product providers. If we receive commission from a product provider, this may be offset against our fee.

More information on commission structures can be found on our [website here](#). We'll always advise you on the specific commission structure in writing to you.

Service Level	Foundation	Core	Ultimate
Planning Fee	N/A 100% Commission	€750	€1,250
Engagement Fee	N/A	€250	€250
Ongoing Annual Fee	min 0.5% of assets under management		
Includes Cashflow Modelling?	No	No	Yes
Includes 'GoTo Master Plan'?	No	Yes (basic plan only)	Yes (Ultimate Plan inc cashflow modelling, Tax & Estate Planning)
Reviews & Calls Incuded?	1 Annual Review Call	1 In-Person Review + Up to 2 Calls annually	4 In-Person Reviews &/Or Calls - (1 per Quarter)
Who Is It Right For?	Once Off Needs (protection/small pension transfers)	Clients with specific financial goals (e.g., Retirement Planning, Children's Education)	Holistic financial planning clients seeking comprehensive solutions

Product providers may pay remuneration where implementation occurs.

All fees and commissions are disclosed and agreed in writing before proceeding.

**In some cases, we may receive a higher fee directly from the product provider. This will always be disclosed in your recommendation.

***Additional reviews / Calls are available at the following rates: €50 per call & €150 per physical meeting

^ In most instances your annual review costs will be covered by our ongoing service fee- where it is not we reserve the right to invoice for the difference



Service & Fees

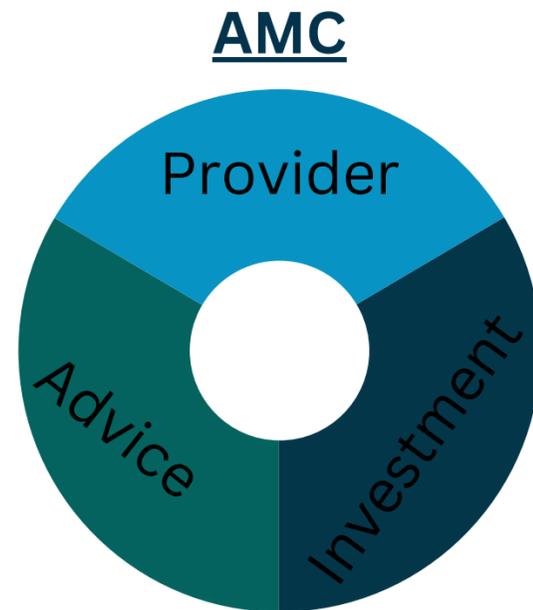
At GoTo Finance Ltd, we believe that **transparency** and **value-for-money** are the foundation of strong financial planning. Our service is designed to provide **ongoing support, expert guidance, and strategic financial advice** tailored to your needs.

How We Work

Our process begins with a complimentary discovery meeting, where we take the time to understand your financial objectives, needs, and long-term aspirations. During this meeting, we outline our fee structure and confirm all applicable costs in writing before proceeding.

Since every client's financial journey is unique, fees may vary. However, all investment clients will likely pay the following three fees which make up the Annual Management Charge.

1. Advice Fees – What you pay GoTo Finance Ltd.
2. Provider Fees – Charges by the life company or product provider for administering your policy.
3. Investment Fees – The fund manager's fee for overseeing your investments.



Annual Review Costs

A core part of our service is the annual financial review, where we reassess your investment performance, financial strategy, and personal circumstances. This review ensures that your financial plan remains on track and continues to align with your evolving goals.

The cost of your annual review is typically covered by ongoing service fees (Trail/Renewal Commissions). These fees are structured to provide continuous guidance and support without additional out-of-pocket expenses.

The annual review costs for each service level are:

- Foundation: €75
- Core: €150
- Ultimate: €250

**If ongoing service fees do not fully cover the cost of the review, we reserve the right to invoice for the difference.*

Why We Charge Ongoing Fees

Many financial advisers operate on a one-time commission model with limited ongoing support. At GoTo Finance Ltd, we take a different approach—one that is built around long-term financial success.

Continuous service and proactive planning – We monitor and adjust your strategy to ensure it remains aligned with your goals.

Reduced upfront costs – Ongoing fees allow for affordable, long-term financial advice.

Clear justification of fees – Our structure ensures you receive tangible value in return for ongoing costs.

At GoTo Finance Ltd, we see financial planning as a journey, not a one-time transaction. Our structured fee model ensures that you always have access to expert guidance, no matter what stage of life you're in.



Commission Payments

While you can pay GoTo Finance Ltd directly by fee, we're most commonly remunerated by commissions from product producers. Commission is usually paid as a percentage of the premium paid or amount invested. We have provided some examples below with a full list available on our website, but we'll always disclose the specific commissions in writing to you.

Types of commission

Single Commission Payment

Payment is based on a percentage of the premium paid / amount invested

Initial Commission Payment

Payment is based on a percentage of the premium paid / amount invested

Trail Commission Payment

Payment is based on a percentage of the underlying value of the investment

Renewal Commission Payment

Payment is made at intervals throughout the term of the policy or product, usually a percentage of the premium paid

Indemnity Commission Payment

Payment is made before the commission is deemed to be earned, so in advance. Indemnity commission may be subject to a clawback (obligation to repay unearned commission previously paid) should a client lapse or cancel the product before the commission is deemed to be earned

How commission applies to different products Life Assurance Company:

Life Assurance, Investments and Pension Product

For Life Assurance products, commission is divided into initial commission and renewal commission (related to premium), fund based or trail (relating to accumulated fund). Trail commission, bullet commission, fund based, flat commission or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up through an insurance-based investment product or pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund. Life Assurance products fall into either individual or group protection policies and investment/pension products would be either single or regular contribution policies. Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

More information on commission structures can be found on our website here: <Website CP116 Link> We'll always advise you on the specific commission structure in writing to you



YOUR PATH TO FINANCIAL FREEDOM: 'GOTO MASER PLAN'

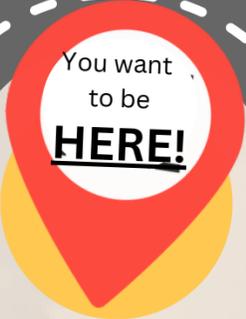
1. Initial Consultation.



3. Your GoTo Master Plan – Customised financial plan.



5. Ongoing review – Adapting to life changes. -Keeping you out of the woods



Next Step- Deep Dive Analysis
Review your current financial position. A detailed review of income, expenses, assets, and goals.

4. Implementation – Putting your plan in place
We take care of the heavy lifting—setting up pensions, investments, tax strategies, and protection plans.



Our Recommendations Process

For all new business, you will receive a detailed recommendation letter outlining your current financial position, objectives, and the strategy best suited to your needs. This will include our advice on the most appropriate products, investment risk levels, and a full breakdown of all associated fees and charges.

For additional contributions or top-ups, we will provide a condensed summary of your existing policy, highlighting key details such as the product type, investment fund, risk level, and applicable fees and charges.

We strongly encourage you to review all recommendation documents and any supporting materials before proceeding with an application. This ensures that you fully understand the product, its associated risks, and any costs involved.

Execution-Only Transactions

Occasionally, you may request our assistance with an investment transaction for which we have not provided any financial advice. In these instances, we will process your request on an execution-only basis, meaning we will execute the transaction without providing guidance on its suitability. Any documentation provided for such transactions will clearly indicate that no financial advice has been given.

Fund Switches, Encashments, and Investment Transactions

At GoTo Finance Ltd, we require all investment instructions to be provided in written format to ensure accuracy and maintain a clear paper trail for your records.

- Written instruction is required for all transactions, including fund switches, encashments, and investment purchases or sales. This can be provided via email or a signed letter.
- If instructions are given verbally, we will request that they be confirmed in writing before taking any action. No transaction will be processed until we receive written confirmation.
- Once a written instruction is received, we will process the request with the product provider in accordance with their terms and conditions. These can be requested at any time.

Please note that the value of investments may fluctuate between the time your instruction is submitted and when it is processed by the provider.

This policy ensures clarity, accountability, and security in managing your investments.



Terms Of Business



Terms of Business – effective from March 2026

GoTo Finance Ltd.

These Terms of Business set out the general terms under which our firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries we will be happy to clarify them. If any material changes are made to these terms we will notify you.

Authorisation with the Central Bank of Ireland

GoTo Finance Ltd (C522809) is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018, as a Mortgage Intermediary authorised under the Consumer Credit Act, 1995, and as a Mortgage Credit Intermediary under the European Union (Consumer Mortgage Credit Agreements) Regulations 2016. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at www.centralbank.ie to verify our credentials.

Codes of Conduct

GoTo Finance Ltd subject to 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

Our Services

GoTo Finance Ltd a member of Brokers Ireland.

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life & pensions and mortgages products. A full list of insurers, product producers and lending agencies with which we deal is available on request.

Insurance Intermediary Services based Investment Products (IBIPs))

Fair and Personal Analysis

The concept of fair and personal analysis describes the extent of the choice of products and providers offered by an intermediary within a particular category of life assurance or a specialist area. The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client's needs. The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that market. The extent of fair analysis must be such that could reasonably be expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search.

In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair and personal analysis of the market, we will consider the following criteria:

- the needs of the customer,
- the size of the customer order,
- the number of providers in the market that deal with brokers,
- the market share of each of those providers,
- the number of relevant products available from each provider,
- the availability of information about the products,
- the quality of the product and service provided by the provider,
- cost, and
- any other relevant consideration.

We are remunerated by commission for our investment intermediary services.

We are remunerated by commission for the advice we provide on our insurance based investment products

Life & Pensions/Deposits & Life Wrapped Investments

We provide life assurance and pensions on a fair and personal analysis basis i.e. providing services on the basis of a sufficiently large number of contracts and product producers available in the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs.

We will provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policy and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover; particularly in relation to PHI and serious illness policies.

Specifically on the subject of permanent health insurance policies we will explain to you; a) the meaning of disability as defined in the policy; b) the benefits available under the policy; c) the general exclusions that apply to the policy; and d) the reductions applied to the benefit where there are disability payments from other sources.

For a serious illness policy, we will explain clearly to you the restrictions, conditions and general exclusions that attach to that policy.

Mortgages

Through the lenders or other undertakings with which we hold an agency, GoTo Finance can provide advice on and arrange mortgage products from the following range: fixed-rate loans, variable rate mortgages, capital & interest mortgages, interest only mortgages, endowment mortgages, pension mortgages and residential investment property.

We provide mortgage advice on a limited analysis (providing services on the basis of a limited number of contracts and product producers available in the market). We provide advice on the following product providers:

- ICS
- Brokers Ireland Mortgages

We will need to collect sufficient information from you before we can offer any advice on housing loans. This is due to the fact that a key issue in relation to mortgage advice is affordability. Such information should be produced promptly upon our request.

Sustainability Factors – Investment/IBIPs/Pension Advice

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/Investments, we do not assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation the products proposed/advised on. This means that we do not assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

If not considering Principal Adverse Impacts on sustainability factors in the advice:

When providing advice on insurance-based investment products ('IBIPs') or investment advice we do not consider the impacts of our advice that result in negative effects on sustainability factors (namely environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters. Currently there is limited relevant products on the market which meet these criteria. The area of sustainable is relatively new and as the issue progresses, we will review our position.

GoTo Finance Ltd will provide information as to whether and when they intend to consider such adverse impacts. The firm will review this approach on an annual basis in November.

Impact on Return

We have not assessed the likely impacts of sustainability risks on the returns of Investment/Pensions since we have not been able to identify any sustainability risks that are relevant. All relevant information is contained in the documentation by the Product provider.

Statement of Charges

We are remunerated by commission and other payments from product producers on the completion of business.

Engagement Fee

Where a client engages us for financial planning (Core or Ultimate), a €250 engagement fee is payable prior to commencing the planning process. This engagement fee is non-refundable and covers the initial work undertaken in preparation of your financial plan.

Planning Fees & Commission Offset

Each service tier has a fee applicable. Commissions received from product providers do not offset this minimum. If commissions exceed the fee applicable, the excess is retained by the firm and no refund applies.

Where we receive recurring commission, this forms part of the remuneration for ongoing advice provided. We reserve the right to charge additional fees if the number of hours relating to on-going advice/assistance exceeds 4 hrs.

When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider.

A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to us which have agreed with product providers is available in our office or on our website – www.gotofinance.ie

In certain circumstances, it will be necessary to charge a fee for services provided. These are listed below. In other circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below. Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee.

If we receive commission from a product provider, this may be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission may become the amount payable to the firm unless an arrangement to the contrary is made.

Life and Pensions

You may elect to deal with us on a fee basis.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency, our scale of fees for such cases range from a minimum of €100. per hour to a maximum of €250. per hour. We will notify you in advance and agree the scale of fees to be charged.

Personal Retirement Savings Accounts (PRSAs) – Fees

Where advice is requested for PRSAs, the following hourly fees will apply:

Advisor fees: minimum of €100. per hour to a maximum of €250

Support staff: €50 per hour.

Financial Planning

Full Review; €1250

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will notify you in advance of providing you with these services. Our scale of fees for such cases range from a minimum of €100 per hour to a maximum of €250 per hour. If we receive commission from a product provider, this will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the intermediary unless an arrangement to the contrary is made.

Clawback

If we receive commission from a product provider [and off-set the commission against the fee which we would otherwise have charged you] but the commission is subsequently clawed-back by the provider because of early encashment by you or because of the transferring of the assets or business to another provider or in any circumstances consequent on your actions or omissions, we will charge a fee to you that is equal to [100% of] the clawed-back commission. That fee will be owing in simple contract upon the claw-back of the commission.

Mortgages

We may receive up to 1% of the loan for arranging mortgage finance. This commission is paid by the mortgage lender. The actual amount of commission will be disclosed at a later stage in the ESIS (European Standardised Information Sheet) which will be forwarded to you. Information on the variation in levels of commission payable by the different creditors providing credit agreements being offered are available on request.

We charge a fee of €450 for advising on a mortgage application, this is not in any way an indication of mortgage/loan approval, this fee will be refunded to you upon drawdown of the mortgage.

Please note that lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan. Typically, this situation arises in relation to specialist lending.

If we provide mortgage advice and obtain a Loan Offer for you and you subsequently do not proceed with your mortgage application through our firm, the initial charge of €450 will not be refunded.

Insurance based Investment Products

We will provide periodic assessments of the suitability of the insurance based investment product which we have recommended to you.

Regular Reviews

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change which may result in you having insufficient insurance cover and/or inappropriate investments. We would therefore advise that you contact us to ensure that you are provided with up to date advice and products best suited to your needs.

Conflicts of interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

Complaints

Upon receipt of an oral complaint, we will provide the option to have the complaint addressed through the firm's established complaints procedure. We will permit and facilitate submission of complaints in writing by post and by electronic means. We will acknowledge your complaint in writing within 5 working days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 working days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaint's procedure is available on the firm's website www.gotofinance.ie and on request.

Data Protection

We are subject to the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

GoTo Finance Ltd is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice, this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice is easily accessible. Please refer to our website (www.gotofinance.ie), if this medium is not suitable we will ensure you can easily receive a copy by hard copy

Consumers: Duty of Disclosure when completing documentation for new business/renewals and midterm adjustments

You are required to answer all questions posed by us or the insurer honestly and with reasonable care – the test will be that of the ‘average consumer’[1].

Before renewal of the contract of insurance, specific questions will be asked. Again, you will be required to answer honestly and with reasonable care. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged.

Failure to answer all questions honestly and with reasonable care can result in the Insurer being able to rely on proportionate remedies for misrepresentation, which include but are not limited to the insurer voiding the contract of insurance. If a policy is cancelled by an insurer for any reason including payment default you may encounter difficulty in purchasing insurance in the future.

Completed proposal forms/statement of fact

Completed proposal forms or Statements of Facts will be provided to you. These are important documents as they form the basis of insurance contract between the insurer and you the consumer. You should review and confirm that the answers contained within are true and accurate.

You are under a duty to pay your premium within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

A court of competent jurisdiction can reduce the pay-out to you if you are in breach of your duty under the act in proportion to the breach involved.

[1] Average consumer as per Directive No. 2005/29/EC of the European Parliament and of the Council of 11 May 2005 is reasonably well informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors.

You may cancel a contract of insurance, by giving notice in writing to the insurer, within 14 working days after the date you were informed that the contract is concluded. This does not affect the notice periods already provided under European Union (Insurance and Reinsurance) Regulations 2015 (**S.I. No. 485 of 2015**) or the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (**S.I. No. 853 of 2004**) which is 30 days in respect of life policies, irrespective of whether the sale took place on a non-face to face basis.

The giving of notice of cancellation by you will have the effect of releasing you from any further obligation arising from the contract of insurance. The insurer cannot impose any costs on you other than the cost of the premium for the period of cover.

This right to cancel does not apply where, in respect of life insurance the contract is for a duration of six months or less.

An insurer may refuse a claim made by you under a contract of insurance where there is a change in the risk insured, including as described in an “alteration of risk” clause, and the circumstances have so changed that it has effectively changed the risk to one which the insurer has not agreed to cover.

Any clause in a contract of insurance that refers to a “material change” will be interpreted as being a change that takes the risk outside what was in the reasonable contemplation of the both you and the insurer when the contract was concluded.

You must cooperate with the insurer in an investigation of insured events including responding to reasonable requests for information in an honest and reasonably careful manner and must notify the insurer of the occurrence of an insured event in a reasonable time.

You must notify the insurer of a claim within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

If you become aware after a claim is made of information that would either support or prejudice the claim, you are under a duty to disclose it.(The insurer is under the same duty).

If you make a false or misleading claim in any material respect (and know it to be false or misleading or consciously disregards whether it is) the insurer is entitled to refuse to pay and to terminate the contract.

Where an insurer becomes aware that a consumer has made a fraudulent claim, they may notify the consumer advising that they are voiding the contract of insurance, and it will be treated as being terminated from the date of the submission of the fraudulent claim. The insurer may refuse all liability in respect of any claim made after the date of the fraudulent act, and the insurer is under no obligation to return any of the premiums paid under the contract.

Compensation Scheme

We are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. See below for details.

Investor Compensation Scheme

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 our 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 an 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.

For further information, contact the Investor Compensation Company Ltd. at (01) 224 4955. member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC)

We are also members of the Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC). Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.