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Schedule of Fees. January 2018.

In certain situations, the agreed fee or commission may vary from the schedule of initial fees outlined, depending on the particulars of the case (which will always be agreed in advance).

The initial fee or commission is based on the initial investment amount (single contribution/transfer amount) or a percentage of the first annual contribution (regular contributions).

Our schedule of fees and commissions outlines Michael Hannon Financial Services rates as they currently apply. These are subject to change.

| Product | Initial Fee | Servicing & Ongoing Advice Fee. Fund based |
|--|---|---|
| Regular Pension Contributions | 15% of the first annual contribution (Min €400) | Upto 1% Fund based Annual renewal, upto 1% |
| Single Pension Contributions & Transfers | Up to 5% | Up to 1% fund based |
| Approved Retirement Funds Approved Minimum Retirement Funds | Up to 5% | Up to 1% fund based |
| Retirement Bonds | Up to 5% | Up to 1% fund based |
| Single Top Ups to a Regular Pension Contribution Plan | Up to 3% | Up to 1% fund based |
| Investment Bonds | Up to 3.5% | Up to 1% fund based |
| Single Top Ups to a Monthly Investment Plan | Up to 3% | Up to 1% fund based |
| Annuity | Up to 3% | Nil |
| Deposits | | 0.20% |
| Regular Savings Plans | Up to 20% of annual premium initial | Upto 1% fund based Annual renewal, upto 1% |

**Michael Hannon trading as
 Michael Hannon Financial Services is regulated by The Central Bank of Ireland.**