

Fee Schedule

Opes Wealth Trust may receive commission and other payments from product producers to whom orders are transmitted on the completion of business. Summary details of these payments will be included in a customer information document, which you are legally entitled to receive before an application for a product is completed, and full details will be included with your letter of suitability.

Where renewal commission is received from a product producer in respect of a product or service being provided, an annual update will be provided to you on the product. We are available to answer any queries you may have on the contract and its ongoing suitability for you. Where applicable we will inform you of any actions which need to be taken with regard to the relevant product. Typically this will include such actions as indexation of benefits, payment of premiums due, the impending maturity of a contract or the drawdown of any benefits provided under the contract.

Fee Schedule

It is common to distinguish the level of fees payable on the basis of the seniority and expertise of the advisor and between support staff and suitably qualified advisors.

Principals/Directors	€250 per hour
Senior Advisors	€180 per hour
Associates	€150 per hour
Support Staff	€ 75 per hour

Where fees are charged, an invoice will be issued to you. Should you instruct us to act on your behalf in an area not included in our fee schedule we will provide you with an estimate of the expected fee in advance of any work to be undertaken. The fee will be based on the complexity of the task, the personnel involved and the expected time required to complete the task. Our fee schedule may vary from time to time and you will be given advance notice of any charges in fees before we provide a follow up/repeat service. These fees may be charged in conjunction with or instead of commission we may receive from the product provider. As a client of the firm and as per the Consumer Protection Code, you may request the option to pay in full for our services by means of a fee.

If we receive commission from a product provider, this may be off set 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 Opes Wealth Trust unless an arrangement to the contrary is made

Mortgages

We may receive up to 1% (or whatever maximum is applicable) of the loan for arranging mortgage finance. This commission is paid by the mortgage lender. 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.

Our standard fee for mortgage services is €495 plus Vat. This fee is chargeable whether a loan approval is received or not. It is also payable in the event of us obtaining a Loan Offer for you and you subsequently not proceeding with your mortgage application through our firm.

Debt Management Services

Opes Wealth Trust will be remunerated by a fee in respect of debt management services

Principles / Directors	€250 (hourly)
Senior Advisers	€150 (hourly)
Associates	€100 (hourly)
Support staff	€50 (hourly)

These fees will be agreed in advance with the client and will be confirmed in writing prior to engagement.

Opes Wealth Trust charge a fixed fee based on the likely time involved in reviewing a file, meeting with the clients and preparing a report and submission to the relevant banks. The clients will be made aware of the fixed fee before we commence any work on their behalf. The fixed fee is calculated on the amount of hours spent on a case as indicated in the above schedule.*ie principle works on a case for 10hrs x€250(hr) the total fixed fee charged will be €2500 plus vat. The client must sign a letter of engagement before we commence any work.*

Opes Wealth Trust have the following minimum Debt Management advice fees,

€1250 plus VAT – This figure is based on the minimum expected time involved in the preparation and submission of a debt management/repayment proposal. This fee may vary depending on the time and complexity of the case and the advice required.