



## Remuneration

### Life, Pensions & Life wrapped Investment Fees

You may elect to deal with us on a fee basis. *(It is common to distinguish on the basis of the seniority of the person and between advisers and support staff.) Fees applicable will be as below.*

Partner/Owner	€350 per hour
Senior Advisers	€250
Associates	€200
Support staff	€100

Additional fees may be payable for complex or high value 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 €500 per hour. We will notify you in advance and agree the scale of fees to be charged.

### Non-Life Remuneration

Philip O Reilly Financial Services. is remunerated by commission from insurers on completion of business. Details of this remuneration are available on request. Where an override commission is received, this will be disclosed to you in general terms.

Additionally the following Brokerage fees will apply;

Brokerage fee on placing of business and renewal: €20 – €100

Cancellation or Mid Term Alteration fee: 5% of the premium, with a minimum of €20.

Claims handling: Quoted for on a case by case basis.

**November 2019**