

Summary of fees and commission

Our Remuneration

We, A Plus Financial Services Ltd act as intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.

The Background

Pursuant to Regulation 32 of the Consumer Protection Code 2025, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is Remuneration?

Remuneration is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of remuneration is generally directly related to the value of the products sold.

What is Commission?

Commission is payment that may be earned by an intermediary for work undertaken for both provider and consumer.

There are different types of remuneration and different commission models:

Single commission model: where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Trail/Renewal commission model: Further payments at intervals are paid throughout the life span of the product.

Indemnity Commission

Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned.

Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

If firm considers sustainability factors in respect of Investment/IBIPs/Pension Advice include

Sustainability Factors- Investments/IBIPs/Pension Advice

We take due care so that our internal remuneration policy with respect to investment or insurance advice on insurance-based investment products ('IBIPs') promotes sound and effective risk management in relation to sustainability risks and does not encourage excessive risk-taking with respect to sustainability risks.

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.

Life Assurance/Investments/Pension Products

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 a 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.

Investments

Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Credit Products/Mortgages

Commission may be earned by intermediaries for arranging credit for consumers, such as mortgages. The single, or standard, commission model is the most common commission model applied to the sale of mortgage products by mortgage credit intermediaries (Mortgage Broker). NOT Applicable

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees.

Preferred Provider Rate

No Preferred Provider

Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of other fees, administrative costs, or non-monetary benefits such as:

Attendance at product provider seminars

Assistance with Advertising/Branding - Not Applicable

A Plus Financial Services Ltd has taken a “house view” in relation to commission levels which are outlined in the link below.

A Plus Financial Services Ltd commission options are displayed as a range, showing the maximum amount which can be received. The level of commission depends on individual circumstances, based on the following factors:

Intermediary discretion

Whether the level of commission is negotiable

Client relationship

Length of time of the policy

Amount of investment

Length of investment

Commercial decision

- Complexity of the case
- Product constraints by the product provider

[House view of commissions](#)

[Life Insurance Providers](#)

[Investment Article 3/MIFID Providers](#)

FINANCIAL PRODUCT PROVIDER TEMPLATE

Single contribution products Maximum Fees Applied

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension	5%	5 yrs	0.5%
Max	5%	5 yrs	1%
Single Contribution PRSA	5%	5yrs	1%
Max	5%	5yrs	0.5%
Approved (Minimum) Retirement Funds	3%	5yrs	0.5%
Max	3%	5Yrs	1%
Annuities	3%	5yrs	0.00
Max	3%	NA	NA
Investment Bonds	5%	5yrs	0.00
Max	5%	5yrs	1%
Investment Only	5%	5yrs	0.00
Max			

Regular contribution products Maximum Fees Applied

	Initial commission	Clawback Period	Renewal / Bullet Commission	Trail commission
Regular Contribution Pension	17,5%	5yrs	0.00	0.5%
Max	20%	5yrs	0.00	0.5%
Regular Contribution PRSA	17.5%	5yrs	0.00	0.5%
Max	20%	5yrs	0.00	0.00
Savings Plan	10%	5yrs	0.00	0.00
Max	15%	5yrs	0.00	0.00

Individual protection Maximum Fees Applied

	Yr1	2	3	4	5	6	7	8	9+
Max	150%	0	0	0	0	3%	3%	3%	3%
Clawback	100%	80%	60%	40%	20%	0	0	0	0

Group protection

	Yr1	2	3	4	5	6	7	8	9+
Max	10%	10%	10%	10%	10%	10%	10%	10%	10%
Clawback	100%	100%	100%	100%	100%	100%	100%	100%	100%

Or if different rates apply:

Group protection

	Death in Service	Permanent Health Insurance
	Yr 1+	Yr 1+
Max	10%	10%

FEEES Applied Per hour where applicable

Director Fees	€250 per hour	Senior Advisors	€200 per hour
Associates	€200 per hour	Support Staff	€150 per hour