



FERMAT POINT LIMITED TRADING AS FAIRSTONE STATEMENT OF FEES AND CHARGES

ABOUT US

Fermat Point Limited trading as Fairstone is a partner firm of the Fairstone Ireland Group and is a subsidiary of the Fairstone Group UK.

OUR SERVICES

Our principal business is to provide wealth management, estate and tax planning advice and consultancy services to our clients in relation to their financial goals.

REMUNERATION

In compliance with section 4.58A of the Consumer Protection Code 2012 as amended ("the act"), a summary of the details of all arrangements for any fee, commission, other reward, or remuneration paid or provided to Fermat Point Limited trading as Fairstone which it has agreed with product producers is available on our website.

As a fee-based company, we do not rely on fees or commissions paid by product producers, and our investments are fee based and agreed with our clients in a transparent manner before any investment takes place.

In respect of any insurance contracts, we may advise our clients on, we also disclose any commissions that we are likely to receive in advance of any transaction taking place as part of our overall recommendation

We are remunerated by commission from product producers on the completion of business. You may choose to pay in full for our services by means of a fee. Where we receive recurring commission, this forms part of the remuneration for ongoing advice with regards to the business we advise you on and we will endeavour to provide you with an annual update on your investment business.

If we receive commission from a product provider, may be at our absolute discretion be offset against the fee which we may charge you.

CLIENT MONIES & RECEIPTS

We request that all cheques or negotiable instruments for the payment of fees are made payable to Fermat Point Limited. We shall issue a receipt for each payment received, these receipts are issued with your protection in mind and should be stored safely. We are not in a position to accept cash for the payment of fees.

FEES FOR REGULATED ACTIVITIES

Our current appointment fees (excluding VAT) for activities which are regulated by the Central Bank of Ireland are set out below. This is the maximum amount we will charge for these activities; however we may run free or discounted consultations for specified periods of time, but we will not charge more than the stated amount:

Financial Planning:	€1,500
Retirement Planning Strategies (per scheme):	€200
Children's saving schemes and school fees:	€200
State Pension Analysis:	€200
Irish Defined Contribution Scheme analysis:	€500**
Defined Benefit Scheme analysis:	€1,000*
Review of UK Defined Benefit Schemes:	€1,000*
Overseas Pension Transfers:	€1,000
Investment Portfolio Allocation Strategies:	€1,000

*This may include an Actuary or pension fees.

**Review per scheme.

Additional fees may be payable for complex cases or to reflect value, specialist skills, or urgency. This can range from €100 per hour to €350 per hour. We will notify you in writing in advance and agree the scale of fees to be charged. Our regulated services do include ongoing suitability assessments.

FEES FOR UNREGULATED ACTIVITIES

Our current fees excluding VAT for activities which are unregulated are set out below. This is the maximum amount we will charge for these activities; however we may run free or discounted consultations for specified periods of time, but we will not charge more than the stated amount:

Debt analysis:	€200
Property Portfolio Planning:	€200
Tax Planning:	€1,000
Estate Planning:	€1,000
Resident Non-Domiciled Planning:	€1,000
US Citizens and US Planning Issues:	€500
Corporate Restructuring:	€1,000
Charitable Gifting and Philanthropy:	€1,000
Catastrophe Planning:	€1,000

Additional fees may be payable for complex cases or to reflect value, specialist skills, or urgency. This can range from €100 per hour to €350 per hour. We will notify you in writing in advance and agree the scale of fees to be charged. Our unregulated services include ongoing suitability assessments, but may be subject to additional fees.