

## THESE TERMS OF BUSINESS INCLUDING OUR SCHEDULE OF FEES & CHARGES ARE VALID FROM FEBRUARY 2026 UNTIL FURTHER NOTICE.

These Terms of Business set out the general terms under which Heritage Wealth Management (herein 'us', 'we', 'the company', 'the firm') will provide services to you and the respective duties and responsibilities of both the company and you in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries, we will be happy to clarify them. If any material changes are made to these terms we will notify you.

### Contact details

Heritage Wealth Management Limited Trading as Heritage Wealth 14 South Bank, Crosses Green, Cork City, T12 YWK4  
[www.heritagewealth.ie](http://www.heritagewealth.ie)

### Authorisation with the Central Bank of Ireland

Heritage Wealth Management Limited (C560910) is regulated by the Central Bank of Ireland as an insurance distribution intermediary registered under the European Union (Insurance Distribution) Regulations, 2018 and as an Investment Intermediary authorised under the Investment Intermediaries Act. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials.

### Codes of Conduct

Heritage Wealth Management Limited is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website: [www.centralbank.ie](http://www.centralbank.ie)

### Our Services

Heritage Wealth Management Limited is a member of Brokers Ireland. Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life, pensions and investment solutions. A full list of insurers and product producers with which we deal is available on request. Heritage Wealth Management Limited acts as a Broker which means that:

- The principal regulated activities of the firm are provided on the basis of fair analysis of the market and;
- You have the option to pay in full for our services by means of a fee

### Fair and personal Analysis

The concept of fair and personal analysis describes the extent of the choice of products and providers offered by an intermediary within a particular category of life assurance, general insurance, and/ or a specialist area. The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client's needs. The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that market. The extent of fair analysis must be such that could be reasonably expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search. In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair analysis of the market, we will consider the following criteria:

- the needs of the customer,
- the size of the customer order,
- the number of providers in the market that deal with brokers,
- the market share of each of those providers,
- the number of relevant products available from each provider,
- the availability of information about the products,
- the quality of the product and service provided by the provider, cost, and
- any other relevant consideration.

### Life, Pensions, Deposits & Investments

Heritage Wealth Management Limited Trading as Heritage Wealth provides life assurance and pensions structures on a fair analysis basis i.e. providing services on the basis of a sufficiently large number of contracts and product producers available on the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet the your needs. We will provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policies and we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure that you understand the nature of the policy cover; particularly in relation to PHI and serious illness policies. Specifically on the subject of permanent health insurance policies, it is our policy to explain to you a) the meaning of disability as defined in the policy; b) the benefits available under the policy; c) the general exclusions that apply to the policy; and d) the reductions applied to the benefit where there are disability payments from other sources. For a serious illness policy, we will explain clearly to you the restrictions, conditions and general exclusions that attach to that policy.

### Sustainability Factors

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/ Investments, we do not assess relevant sustainability risks as far as this information is available in relation to the products proposed/ advised on. This means that we do not assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

When providing advice on insurance-based investment products ('IBIPs') or investment advice we do not consider the impacts of our advice that result in negative effects on sustainability factors (namely environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters), because currently there is limited relevant products on the market which meet these criteria and we believe that if we filter the products out that do not meet this criteria then our clients ability to achieve their long term financial goals will be negatively impacted. That said if it is identified in our factfinding process that a client does have a preference for factoring in sustainability factors then we will include this in our advice. The area of sustainability is relatively new and as the issue progresses, we will review our position on an annual basis in January. We do not assess the likely impacts of sustainability risks on the returns of investment/pensions since we have not been able to identify any sustainability risks that are relevant.

### Fees and Charges

Heritage Wealth Management Limited is remunerated by commission and other payments from product producers or lenders on the completion of business. You may choose to pay in full for our services by means of a fee; our fee structure is outlined below. Where we receive recurring commission, this forms part of the remuneration for initial advice provided. We reserve the right to charge additional fees relating to on-going advice/assistance. These fees will be charged in line with our below fee structure. We will notify you in advance when these fees are applicable. In certain circumstances, it will be necessary to charge a fee for services provided. These are listed below for life, pensions and investments non-life business and Standard PRSAs. Where such fees are chargeable, we will notify you in writing in advance. In other circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged if different from fees outlined below. A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to us which have agreed with product providers is available in our office or on our website – [www.heritagewealth.ie](http://www.heritagewealth.ie)

### Fees - Life, Pensions and Investments, Personal Retirement Savings Accounts (PRSA)

You may elect to deal with us on a fee basis.

Advisor Fees: €250.00 per hour.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency, our scale of fees for such cases range from a minimum of €250.00 per hour to a maximum of €300 per hour.

We will notify you in advance and agree the scale of fees to be charged.

Where advice is requested for PRSAs, the following hourly fees will apply: €250.00 per hour.

### Ongoing Remuneration

We wish to inform you that Heritage Wealth Management Limited Trading as Heritage Wealth is remunerated by commission from insurers on completion of business. This remuneration is based on a percentage value of your investment and is intended to cover the ongoing service that we provide to you including regular product review, updates on performance and continued access to our advice.

### Regular Reviews & Ongoing Suitability

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change which may result in you having insufficient insurance cover and/or appropriate investments. We would therefore advise that you contact us to ensure that you are provided with up-to-date advice and products best suited to your needs. Ongoing suitability assessments form part of the service to clients.

### Conflicts of interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises, we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

### Default on payments by clients

Our firm will exercise its legal rights to receive payments due to it from clients (fees and insurance premiums) for services provided. In particular, without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. Product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions. Mortgage lenders may seek early repayment of a loan and interest if you default on your repayments. Your home is at risk if you do not maintain your agreed repayments.

### Complaints

Upon receipt of an oral complaint, we will provide the option to have the complaint addressed through the firm's established complaints procedure. We will permit and facilitate submission of complaints in writing by post and by electronic means. We will acknowledge your complaint in writing within 5 working days, and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 working days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaints procedure is available on request.

### Data Protection

Heritage Wealth Management Limited complies with the requirements of the General Data Protection Regulation ('GDPR') 2018 and the Irish Data Protection Act 2018. Heritage Wealth Management Limited is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR 2018, in relation to not only processing your data, but ensuring you understand your rights as a client. Your data will be processed only in ways compatible with the purposes for which it was given, as outlined in our Privacy Notice. We will ensure that our Privacy Notice is easily accessible to you at all times. Our Privacy Notice is available for viewing on our website ([www.heritagewealth.ie/privacy-notice](http://www.heritagewealth.ie/privacy-notice)), however if this medium is not suitable for you, please advise us and we will issue you with a hard copy. Please contact us at [karen@heritagewealth.ie](mailto:karen@heritagewealth.ie) if you have any concerns about your personal data.

### Investor Compensation Scheme

We are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. The Investor Compensation Act 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act. The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme and our firm is a member of this scheme.

Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

A right to compensation will arise only:

- If the client is an eligible investor as defined in the Act; and
- If it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm;
- To the extent that the client's loss is recognised for the purposes of the Act.

Where an entitlement to compensation is established, the compensation payable will be the lesser of:

- 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or
- Compensation of up to €20,000.

For further information, contact the Investor Compensation Company Ltd. at (01) 224 4955.

#### Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC)

We are also members of the Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC). Subject to the rules of the scheme the liabilities of its members' firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

#### Client Acknowledgments - Terms of Business & Direct Marketing

I acknowledge that I have been provided with a copy of the Terms of Business of Heritage Wealth Management Limited and confirm that I have read and understand them.

At Heritage Wealth, we take your data protection seriously and will only use your data as stated within our Privacy Notice. From time to time, we may wish to contact you in relation to specific products and services we provide. Agreed methods of contact:

Agreed methods of contact:

- Email    Phone    SMS    Post    Fax  
 Please do not contact me

Please note, if you do subscribe now, you can always unsubscribe at any time in the future.

Signed: \_\_\_\_\_ Date: / /

Signed: \_\_\_\_\_ Date: / /



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