



Remuneration Parameters at Dwyer Barry

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, 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.

The following document sets out the broad parameters in relation to product related fees at ENSJ Limited trading as Dwyer Barry ("Dwyer Barry" or the "Firm"). It is Dwyer Barry's priority to provide clear and transparent information regarding our remuneration and commission arrangements with various product producers.

In certain circumstances, Dwyer Barry is remunerated for its services by the receipt of commission paid by product producers. We provide a wide range of services to our clients and consequently the amount of commission may vary depending on several factors, including the type of product, the length of time it is intended to last, and the product producer selected by the client.

Commission rates may vary from transaction to transaction. Charges on any product may vary depending on the level of commission paid. The tables below set out the details of the various fees and commission available to our firm from the Product Producers that our firm deals with, which for ease of reference is in alphabetical order.

Remuneration Table 1

Pensions (pre & post-retirement), Savings & Investments – Main Providers

Life Company/Product Producer	Maximum % Initial Commission Range paid by the Life Co/Product Producer - <i>Single Premium</i>	Maximum % Initial Commission Range paid by the Life Co/Product Producer - <i>Annual Premium</i>	Maximum % Annual Advisory Fee range
Aviva Life & Pensions Ireland	0% – 5%	0% – 20.0%	0%-1%
Davy Select	0% - 0.5%	0% - 0.5%	0% - 0.5%
Irish Life Assurance	0% – 5.0%	0% – 20.0%	0%-0.75%
Newcourt Retirement Fund Managers	Single premium contracts are fee-based and subject to agreement with the client	n/a	0% - 0.75%
New Ireland Assurance Company plc	0% – 5.0%	0% – 20.0%	0%-1%
Royal London Assurance Co	0% – 5.0%	0% – 20.0%	0%-0.75%
Standard Life	0% – 4.0%	0% – 20.0%	0%-0.75%
Zurich Life	0% – 5.5%	0% – 20.0%	0%-0.75%

This table sets out the maximum applicable commission payable by the product provider. The specific Dwyer Barry annual advisory fee will be disclosed in the Statement of Suitability.

Remuneration Table 2

Protection – Main Providers

Provider	Product	% Initial (Maximum) Year 1	Other Initial	Total Initial	Renewal - Rest of Term
Aviva	Term Protection	100%	0%	100%	10%
	Mortgage Protection	100%	0%	100%	10%
	Serious Illness Cover	100%	0%	100%	10%
	Income Protection	100%	0%	100%	15%
	Pension Term Assurance	100%	0%	100%	10%
Irish Life	Term Protection	100%	Year 2-5: 20%	180%	3% Level / 6% Indexed
	Mortgage Protection	100%	Year 2-5: 20%	180%	3% Level / 6% Indexed
	Serious Illness Cover	100%	Year 2-5: 20%	180%	3% Level / 6% Indexed
	Whole of Life S. 72	100%	Year 2-5: 20%	180%	3% Level / 6% Indexed
	Income Protection	120%	Year 3 & 6: 30%	180%	3% Level / 6% Indexed
	Pension Term Assurance	100%	Year 2-5: 20%	180%	3% Level / 6% Indexed
New Ireland	Term Protection	100%	Year 2-5: 20%	180%	3%
	Mortgage Protection	100%	Year 2-5: 20%	180%	3%
	Serious Illness Cover	100%	Year 2-5: 20%	180%	3%
	Income Protection	130%	0%	130%	3%
	Pension Term Assurance	130%	0%	130%	3%

Remuneration Table 2 – cont'd

Protection – Main Providers

Provider	Product	% Initial (Maximum) Year 1	Other Initial	Total Initial	Renewal - Rest of Term
Royal London	Term Protection	40%	Year 2-5: 40%	200%	3%
	Mortgage Protection	40%	Year 2-5: 40%	200%	3%
	Serious Illness Cover	40%	Year 2-5: 40%	200%	3%
	Whole of Life S. 72	40%	Year 2-5: 40%	200%	3%
	Income Protection	44%	Year 2-5: 44%	220%	3%
Zurich Life	Term Protection	180%	NIL	180%	3%
	Mortgage Protection	180%	NIL	180%	3%
	Serious Illness Cover	100%	NIL	180%	3%
	Whole of Life S. 72	90%	Year 2-6: 18%	180%	3%
	Income Protection	120%	Year 2-5: 20%	200%	3%
	Pension Term Assurance	100%	Year 2-10: 12%	208%	3%

Definitions:

Initial commission – the commission paid by the product producer when a client purchases a product such as a Pension or Investment plan (Please refer to table 1 below for commissions paid).

Annual Advisory Fee – an annual payment that is expressed as a percentage of the value of the client's fund.

Renewal Commission – This is a payment made by the Product Producer to Dwyer Barry.

Financial Planning Fee – This is a fee agreed in advance with the client in relation to financial planning services provided.

Clawback – A product provider's policy in relation to clawing back any initial commission paid whereby a policy is cancelled by a client in shorter order than is typically expected. The clawback period is usually expressed as a unit of time (a number of months or years).