

Willis Towers Watson Life and Pensions Ltd (“Willis Towers Watson”)

Schedule of fees and charges for Retail Products

Cost transparency is at the core of everything that we do, with all fees and charges affecting your personal and pension assets being fully disclosed in advance i.e. prior to us recommending and/or arranging a product/service. This schedule contains a guidance note of all the fees and charges in relation to all products and services provided by Willis Towers Watson Life and Pensions Ltd.

All commission earned by Willis Towers Watson Life and Pensions Ltd will be disclosed in the Statement of Suitability.

All applicable fees and charges for financial product will be disclosed to you in the policy documentation.

Financial planning/ investment advice:	Range of fee: €135 to €515 per hour*
Bank deposits:	Up to 0.3% of certain bank deposits are paid by certain banks. Banks also apply various charges depending on the credit institution, details can be found on the website of the relevant bank.
Insured policies i.e. protection, personal pension, executive pension, PRSA, AMRF, ARF, regular savings and investment:	Commission levels are dependent on the levels paid by the life insurance company and are dependent on the type of policy. Alternatively fees can be paid directly by the client. In order to protect consumer interests, Willis Towers Watson Life and Pensions Ltd have introduced a standardised commission structure for the various insured product types. All applicable fees and charges for financial product will be disclosed to you in the policy documentation.
Receipt and transmission of investment orders:	Stockbrokers charge fees for executing trade orders of up to 1.5% of the value of the order and may pay up to half of these fees to Willis Towers Watson Life and Pensions Ltd for transmitting the order [^] . Depending on the type of account, stamp duty may apply [^] .

*Certain fees are subject to VAT at the standard rate and are charged at the rate in force when the invoice is generated. This schedule is effective from and correct as of 23rd July 2020 and is subject to change without notice. Third party charges are outside the control of Willis Towers Watson Life and Pensions Ltd and may change in the future – additional charges may be applied by third parties.

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