



Keane Pension & Investment Consultants Limited

Father Mathew Hall, 131 Church Street, Dublin 7

TERMS OF BUSINESS

The Terms of Business¹ set out below provides the basis on which Keane Pension & Investment Consultants Limited will provide business services to you as a client of Keane Pension & Investment Consultants Limited. Should you have any queries we will be happy to deal with them.

- **Keane Pension & Investment Consultants Limited** is regulated by the Central Bank of Ireland as an insurance intermediary registered under European Communities (Insurance Mediation) Regulations, 2005 as an Authorised Advisor authorised under the Investment Intermediaries Act 1995. A copy of Keane Pension & Investment Consultants Limited statement of authorised status from the Central Bank of Ireland is 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 to verify credentials.

As an Authorised Advisor, we can provide advice across the market, and place business on your behalf with the life assurance companies with which we hold an agency. Keane Pension & Investment Consultants Limited can provide advice on, and arrange products from the following range: life cover, serious illness cover, income protection, savings, investments and pensions.

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. It is however, 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.

- **Services** - Our principal business is to provide advice and arrange transactions on behalf of clients in relation to pensions, investments, deposits, protection based products, related life products and financial products. A full list of insurers, depositors, and product producers with which we deal is outlined below.
- **Keane Pension & Investment Consultants Limited** holds a written appointment to act as an agent for the following ("product producers"):

Life, Pensions & Investments

Royal London	BlackBee Investments	BCP Asset Management
Zurich Life	Goodbody	Cantor Fitzgerald Stockbrokers
New Ireland Assurance	Wealth Options	KBC Bank Ireland
Aviva Life & Pensions Ireland DAC	Davy Select	Newcourt Retirement Fund Managers
Irish Life	Greenman Investments	Utmost PanEurope dac
Standard Life International DAC	Broker Solutions	Phoenix Ireland

Deposits

Permanent TSB KBC Bank Ireland

- **Keane Pension & Investment Consultants Limited** as an Authorised Advisor, acts as an intermediary which means that –
 - a. the principal regulated activities of the firm are provided on the basis of fair analysis of the market; and
 - b. you have the option to pay in full for our services by fee. See appendix for a copy of our Fee Schedule.

The concept of fair analysis is derived from the Insurance Mediation Directive. It describes the extent of the choice of products and providers offered by an intermediary within a particular category of life assurance, general insurance, mortgages, 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.

Telephone: 01 828 0080 **Fax:** 01 814 8872 **Email:** info@keaneinvestments.com **Web:** www.keaneinvestments.com

Keane Pension & Investment Consultants Limited is regulated by the Central Bank of Ireland. The Company is a member of Brokers Ireland and is bonded in accordance with the Investor Compensation Act 1998. Registered Address: Father Mathew Hall, 131 Church Street, Dublin 7. Registered in Ireland. CR0 No. 373876. A private company limited by shares and having a share capital. VAT No. IE 6393876S.

Directors: Mark Keane and Anita Byrne



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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
- **Keane Pension & Investment Consultants Limited** policy is to avoid any conflict of interest when providing business services to its client. However, should an unavoidable conflict arise we will advise you of this in writing before proceeding to provide any business service.
- **Disclosure of Information.** Any failure to disclose material information may invalidate your claim and render your policy void. Keane Pension & Investment Consultants Limited is remunerated by commission and other payments from product producers on the completion of business. You will receive a product disclosure document before a proposal for a product is completed by you and full details will be provided at policy issue stage. 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 initial advice provided. We reserve the right to charge additional fees.
- In respect of setting up a deposit product we may or may not receive commission depending on the relevant institution. Currently none of the deposit institutions pay us a commission for placing business with them.
- In certain circumstances we may charge you a fee for the services provided. This fee may be in addition to commission payable by the product provider. If we do this we will provide you with a quote of our fees in advance of providing any business service. Please refer to our Fee Schedule attached for more detail.
- When providing advice, **Keane Pension & Investment Consultants Limited** does not consider the adverse impacts of investment decisions on sustainability. The firm will review this approach on an annual basis in July.
 - **Keane Pension & Investment Consultants Limited** are registered for VAT. Our VAT number is 6393876S
 - **Keane Pension & Investment Consultants Limited** will if necessary exercise its legal rights to receive any payments due to it from clients for business services provided by the company. Details of the effect of any default on payments due under any products arranged for your benefit will be included in the product producer's relevant policy terms and conditions.
 - If you have any complaint in relation to the business services provided by **Keane Pension & Investment Consultants Limited** you should outline the nature of your complaint to the company in writing. We will acknowledge your complaint within 5 business days of receipt of same. The complaint will be fully investigated by Keane Pension & Investment Consultants Limited and a full response will be provided to you. While our investigation of any complaint is ongoing we will provide you with a regular written update. In the event that you are dissatisfied with the outcome of a complaint or if your complaint is not resolved within four months you are entitled to refer your complaint to the Financial Services Ombudsman or the Pensions Ombudsman. A full copy of our complaints procedure is available on request.
 - **Keane Pension & Investment Consultants Limited** advise that 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. It is important that you advise us of those changes and request a review of the relevant policy so that we can ensure that you are provided with up to date advice and products best suited to your needs. Failure to contact us of changes in your circumstances, or request a review, may result in you having insufficient insurance cover and/or inappropriate investments.

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- **Keane Pension & Investment Consultants Limited** complies with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

Keane Pensions & Investment Consultants 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 in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice, this will be given to all our clients at the time of data collection.

We will ensure that this Privacy Notice is easily assessable. Please refer to our website www.keaneinvestments.com, if this medium is not suitable we will ensure you can easily receive a copy by; hard copy, telephonic environment.

Please contact us at dataprotection@keaneinvestments.com if you have any concerns about your personal data.

- **Keane Pension & Investment Consultants 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 on the Central Bank's website - www.centralbank.ie
- **Keane Pension & Investment Consultants Limited** is a member of the Investor Compensation Scheme, which provides certain remedies to eligible clients in the event of default by the company. The main details of the operation and conditions of the scheme are outlined below:

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; and
- 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.

These Terms of Business apply until further notice

¹ Terms of Business @10th March2021

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Keane Pension & Investment Consultants Ltd Advisory Fee Schedule

Keane Pension & Investment Consultants Limited provide advice to both Corporate and Individual clients.

At the outset we recommend a review of all existing plans to create a synopsis of existing benefits and to identify areas which require attention. We will then prioritise the clients specific needs based on the information we have gathered and provide a recommendation for action required.

	Fee	Description
Initial Fee	€500 (plus VAT)	This will include; <ul style="list-style-type: none">• Initial meeting/consultation with the client• Gathering information on all existing policies from life companies & the client• Analysis of each policy with recommended actions if needed• Generation of client report to summarise.
Hourly Fee	€200 (plus VAT) (Any additional work will be agreed with the client in advance)	<ul style="list-style-type: none">• Relates to any unforeseen events and additional work required after client report and recommendation is issued.

Note: In the event that a new policy is set up and there is the alternative option of the Life Company paying a commission to Keane Pension & Investment Consultants Ltd., in certain cases, the fee agreed may be offset against any commission payable.

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Terms of Business Acknowledgement

Attached are the Company's Terms of Business, which outline the basis on which we provide services to our clients. Please ensure that you read this document. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, we will advise you in advance of providing any further services to you.

I acknowledge and confirm that I have been provided with a copy of the 'Terms of Business' of Keane Pension & Investment Consultants Ltd and that I have read through and understand these terms.

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

Consent to Contact

Keane Pension and Investment Consultants Limited take your data protection seriously and will only use your data as discussed with you in our privacy statement. However, from time to time may wish to contact you in relation to your policy(ies) / scheme(s) and services we provide.

Agreed methods of contact

- Email
- Phone
- SMS
- Post
- Fax
- Please do not contact me

Signature: _____

Signature: _____

Date: _____

Date: _____

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