

Fees and Charges

Remuneration/Charges

For the Purpose of investigating a pension through Findapension.ie or Pensiontracing.ie no fee is charged for tracking and tracing a pension, if a client elects to place business with KM Financial subsequently, then the fee information listed in paragraphs 1-6 above apply.

Knightsen and Mulvihill Financial Services trading as KM Financial, Findapension.ie and Pensiontracing.ie is remunerated by commission and other payments from product producers on the completion of your 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 initial advice provided. We reserve the right to charge additional fees if the number of hours relating to on-going advice/assistance exceeds 3 hours.

In certain circumstances, it will be necessary to charge a fee for services provided. These are listed below for life and Standard PRSAs. 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.

If we receive commission from a product provider, this will be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission will become the amount payable to the KM Financial unless an arrangement to the contrary is made.

You may elect to deal with us on a fee basis. *(It is common to distinguish on the basis of the seniority of the person and between advisers and support staff.)* e.g.

Principles / Directors	€250.00 per hour
Senior Advisers	€150.00 per hour
Support staff	€100.00 per hour

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will give an estimate of this rate in advance of providing you with services.