

Schedule of Fees



Rockwell Financial Management Ltd t/a Rockwell Financial Management, Rockwell Mortgages, Rockwell Insurance is remunerated by commission from insurers on completion of business. Details of this remuneration are available on request.

Rockwell Financial Management Ltd t/a Rockwell Financial Management, Rockwell Mortgages and Rockwell Insurance in the case of life assurance where the firm is not in receipt of commission, may charge a service fee, agreed with clients, depending on complexity of the transaction, time spent and nature and extent of the transaction.

All fees will be notified in writing to the client prior to any agreement.

Life Fees

You may elect to deal with us on a fee basis and we have specific charging structures in line with the level of service you require. These are:

- Directors: €350 per hour
- Advisor fees: €275 per hour
- Support staff: €100 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. 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 intermediary unless an arrangement to the contrary is made.

Mortgage Fees

We charge €300 to process a mortgage application to cover our administrative costs with providing the service. This is due whether the mortgage is approved or not and will be refunded in full if/when the mortgage has been drawn down as we may receive up to 1% (or whatever maximum is applicable) of the loan for arranging mortgage finance. This commission is paid by the mortgage lender.

The following fees apply to clients wishing to engage Rockwell for Mortgage Advice:

- Directors: €350 per hour
- Advisor fees: €275 per hour
- Support staff: €100 per hour.

Please note that lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan. Typically, this situation arises in relation to specialist lending.

Last Minute AVC Service

We can arrange a Last Minute AVC (where the client makes a lump sum contribution into a PRSA AVC in the preceding months to their retirement. No commission will apply on this contribution as we charge a flat fee for the advice instead.

The once off fee for this service is €400.

Personal Retirement Savings Accounts (PRSAs) – Fees

Where advice is requested for PRSAs, the following hourly fees will apply:

- Directors: €350 per hour
- Advisor fees: €275 per hour
- Support staff: €100 per hour.

Non-Life Remuneration

Rockwell Financial Management Ltd. is remunerated by commission from insurers on completion of business. Details of this remuneration are available on request. Where an override commission is received, this will be disclosed to you in general terms.

The following fees apply to clients wishing to engage Rockwell for Professional (non-life) Financial Advice:

- Directors: €350 per hour
- Advisor fees: €275 per hour
- Support staff: €100 per hour.

All fees will be notified in writing to the client prior to any agreement.