

## Schedule of Fees and Charges

### Non- Life Business:

<b>Personal Lines – Set Up Service Fee</b>	<b>Up to €100.00</b>
<b>Personal Lines – Renewal Service Fee</b>	<b>Up to €100.00</b>
<b>Person Lines - Mid Term Alterations / Cancellations / Duplicate Documentation</b>	<b>€20.00</b>
<b>Commercial Lines – New Business</b>	<b>From 20% to 50%</b>
<b>Commercial Lines – Renewals</b>	<b>From 20% to 50%</b>
<b>Commercial Lines - Mid Term Alterations / Cancellations / Duplicate Documentation</b>	<b>Up to 20%</b>

### Life Business:

Sterner Holdings Ltd t/a Alliance Insurance Brokers, Alliance Financial Planning and The Wealth Shop Alliance may be remunerated by commission earned from insurers and product producers to whom orders are transmitted, for new business and/or based on quality of business introduced. Summary details of these payments will be included in a product information document which you will receive before an application form for a product producer is completed and extended details will be also be included with your cooling-off letter.

### *And/or*

Fees may be charged on an hourly rate. This will always be discussed and agreed in writing with the customer in advance of inception of any policy.

<b>Professional Advisor</b>	<b>Professional Fee (Hourly Rate)</b>
Directors & Certified Financial Planners	Up to €250.00
Accounts Executive/ Qualified Financial Advisers	Up to €250.00
Support Staff	€80.00

- The basic hourly rate as outlined may be subject to change should additional factors arise (i.e. level of risk, urgency of transaction). This will always be discussed and agreed in advance of transactions being placed.
- Professional Fees are non-refundable in the event that a policy is cancelled.

*This is a list of Fees & Charges for Sterner Holdings Limited t/a Alliance Insurance Brokers, Alliance Financial Planning and The Wealth Shop Alliance. Product Provider, Third Party and Government charges may also apply.*