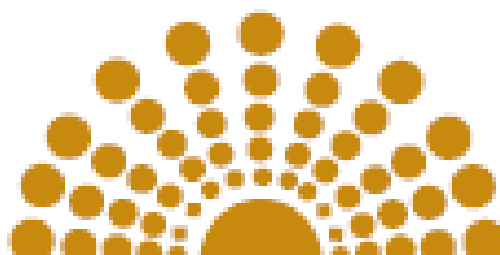


Andrew Johnston



**WEALTH MANAGEMENT LTD.**

## **TERMS OF BUSINESS**

**Andrew Johnston Wealth Management Ltd.**

**Is Regulated by The Central Bank of Ireland**

**As a multi- agency Intermediary (Broker)**

- **The principal regulated activities of the firm are provided on the basis of a fair analysis of the market \***
- **We hold Professional Indemnity Insurance as required under the Insurance Mediation Directive.**

**Andrew Johnston, A.L.I.A. Dip. (QFA) (APA)  
Andrew Johnston Wealth Management Ltd.  
60 Pebble Bay  
Wicklow**

**Mobile: 086 2208629  
Telephone: 0404 66865  
Fax: 0404 66865  
Email: [aj@wealthman.ie](mailto:aj@wealthman.ie)**

**Unit 5a,  
Wicklow House  
Market Square  
Wicklow Town  
Wicklow**

**Telephone: 0404 79368  
Fax: 0404 79368  
Website: [www.wealthman.ie](http://www.wealthman.ie)**

**Warning: Past performance is not a reliable guide to future performance**

**Warning: The value of your investment may go down as well as up**

Andrew Johnston



**WEALTH MANAGEMENT LTD.**

## **Services offered by Andrew Johnston Wealth Management Ltd.**

Andrew Johnston Wealth Management Ltd. Is regulated by The Central Bank of Ireland as a Multi-Agency Intermediary (Broker), and an Independent Mortgage Broker. AJWM Ltd is subject to the Central Bank's Consumer Protection Code which offers protection to consumers. The Consumer Protection Code can be found on the Central Bank's website: [www.centralbank.ie](http://www.centralbank.ie)

The Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2

The range of services that Andrew Johnston Wealth Management Ltd. provides are intended to give investment advice based on the products offered by the product producers from whom a written letter of appointment is held. A list of the products producers with which Andrew Johnston Wealth Management Ltd. holds an agency follows.

## **Code of Conduct**

Andrew Johnston Wealth Management Ltd. is subject to the Consumer Protection Code, Minimum Competency Code for advisors, and Fitness and Probity Standards which offer protection to consumers. These codes can be found on the Central Banks website [www.centralbank.ie](http://www.centralbank.ie)

## **We are authorised to provide investment advice on a broad basis using fair analysis. Included in the advice offered is:**

- Life Assurance – Permanent Health Insurance (Income Protection), Serious Illness.
- Savings - Investment Bonds.
- Executive Pensions- PRSAs (Personal Retirement Savings Accounts), Personal Pensions, Approved Retirement Funds.
- Co-Directors Cover- Key Man.
- Mortgages (You Talk We Listen-Mortgage Brokers).
- **Health Care** \* (Aviva Health only). We use H.I.A. comparison web-site.

## **Commission**

Andrew Johnston Wealth Management Ltd. is generally paid a commission on business placed. This commission is paid by each product provider that it holds an appointment with. This payment is taken into account in the quotation provided to you and summary information is contained in the product information document. As an alternative please see Fees section.....

Before completion of your application, it is important that you receive this information and that you understand that details contained therein (or 'it contains'). Full details will be included in the cooling-off letter issued by the product provider.

## **Fees**

You may elect to deal with us on a fee basis. Fees may be payable where case work is complex, or to reflect value, specialist skills or urgency. For case work where we charge an hourly fee by agreement with the client, we will charge €250 per hour for advisor time. Fees are due for payment within 30 days of invoice date.

## **Conflicts of interest**

It is our policy to avoid any conflict of interest when providing a service to our clients. Where an unavoidable conflict of interest arises, Andrew Johnston Wealth Management Ltd. will make the customer immediately aware of the situation. However, it is the stated aim of Andrew Johnston Wealth Management Ltd. not to engage in any conflict of interest. At all times Andrew Johnston Wealth Management Ltd. endeavours to act to the best advantage of its customers in recommending the most suitable solution to each individual need.

## **Clients Defaulting**

A product provider may withdraw benefits on a policy where non-payment occurs. Details of such circumstances are contained in the policy terms and conditions of the product provider and issued to each client.

## **Investor Compensation Scheme**

Andrew Johnston Wealth Management Ltd. contributes to the Investor Compensation Scheme. This provides payments to customers where a member firm defaults and the main conditions of the operation of the scheme are available on request.

## **Money Laundering**

As with other professional services firms, we are under stringent requirements to identify our clients for the purposes of anti-money laundering legislation. We are likely to request from you, and retain, some information and documentation for these purposes and/or to make searches of appropriate databases. If satisfactory evidence of your identity is not provided within a reasonable time, there may be circumstances in which we are not to proceed with your business transaction.

## **Legal Rights**

Andrew Johnston Wealth Management Ltd. will, if necessary exercise its legal rights to receive any payment due to it from clients for business services provided by it, and to be reimbursed for any value obtained by the firm on behalf of clients who subsequently default in any payment due to the firm. In the event that a product arranged on your behalf is redeemed which results in Andrew Johnston Wealth Management Ltd. being required to refund commissions received, we reserve the right to charge you a fee for services provided, up to the amount of commission refunded.

## **Complaints**

If you would like to talk to us on how we could improve our service to you if you are unhappy with any aspect of the service you are receiving, please let us know by writing to Andrew Johnston. We will carefully consider any complaint you may have and will respond within 5 business days. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services Ombudsman or the Pensions Ombudsman. A full copy of our complaints procedure is available on request.

## Agency List:

Aviva Health, Standard Life, Irish Life, Canada Life, Aviva Life & Pensions, New Ireland, Caledonian Life (Royal London), Zurich / Eagle Star, Friends First, You Talk. We Listen Ltd t/a The Mortgage Shop (Independent Mortgage Broker with their own Terms).

## Data Protection & Reviews

Andrew Johnston Wealth Management Ltd is a Data Controller as defined in the Data Protection Act 1988 and 2003. We collect data in order to provide the highest standard of service to you. We take great care with the information provided taking steps to keep it secure and to ensure that it is only used for legitimate purposes. To fulfil these objectives, we may share information with other affiliated professionals. The information and other data provided to our office may be used to advise you of products and services which may be offered to you from time to time.

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. You must 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 in relation to changes in your circumstances or failure to request a review may result in you having insufficient insurance cover and/or inappropriate investments.

**The above represents the Terms by which we do business and by transacting business with us and signing below they are deemed by understood you.**

-----

These Terms of Business are valid from 1<sup>st</sup> January 2014 until further notice.  
Received from Andrew Johnston Wealth Management Ltd.

Signed: \_\_\_\_\_ (Client 1) \_\_\_\_\_ (Client 2) Date:

Andrew Johnston



**WEALTH MANAGEMENT LTD.**