

These Terms of Business set out the general terms under which the firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that you read the terms thoroughly and if you have any queries or require clarification to any part of its contents, I will be happy to clarify them. If any material changes are made to these terms I will notify you.

Thank you for selecting Thomas Meaney t/a R & L Financial Services to act as your Insurance Intermediary. I would be obliged, after you have read the following that you sign the declaration and return as proof of acceptance of Terms of Business.

Mr Thomas Meaney
Senior Financial Consultant
t/a R & L Financial Services

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Co Dublin,
ireland

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Authorisation with the Central Bank of Ireland

Thomas Meaney t/a R & L Financial Services is regulated by the Central Bank of Ireland, as an Insurance Intermediary registered under the European Communities Insurance Mediation Regulations 2005. Copies of the Regulatory Authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 200 469 or alternatively visit their website at www.centralbank.ie to verify credentials. Thomas Meaney t/a R & L Financial Services does not have any "Tied" relationships with any institutions that would compromise our ability to offer clients independent advice.

Service

Thomas Meaney t/a R & L Financial Services offers market advice in relation to Life Insurance Products – Term Assurance Products – Family Protection Cover – Serious Illness Cover – Income Continuance Cover – Pensions – Approved Retirement Funds – Approved Minimum Retirement Funds – Savings Products – Investment Products, and transmits orders on clients behalf to any of the Assurance undertakings or product producers from whom the business holds letters of appointment. A list of all such entities is contained elsewhere in the Terms of Business. There are Assurance undertakings and product providers from which I do not hold letters of appointment and do not represent. Clients are entitled to communicate with such entities at their own discretion. Thomas Meaney t/a R & L Financial Services does not have any "Tied" relationships with any institution that would compromise our ability to offer our clients independent advice.

Remuneration Policy

Thomas Meaney t/a R & L Financial Services is remunerated by Assurance undertakings and product providers on a commission basis, the level of which is determined by the class of business been undertaken. Thomas Meaney t/a R & L Financial Services, in the case of Life Insurance/Investment Contracts where the business is not in receipt of commission, will charge a service fee, agreed with the client/depending on the complexity of the transaction, time spent and the nature and extent of the work.

Regular Reviews

It is in your best interest 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 of changes in your circumstances, or request to review, may result in you having insufficient Insurance cover/or inappropriate Investments.

Conflict of Interest

It is the policy of Thomas Meaney t/a R & L Financial Services to avoid conflict of interest when providing service to clients. Where an unavoidable conflict arises I will advise you of this in writing before providing any business service. If you have not been advised of such a conflict you may assume that none arises.

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Complaint Procedure

Mr Thomas Meaney t/a R & L Financial Services have in place a written procedure for the handling of complaints. This procedure ensures that all complaints are recorded and acknowledged within 5 business days. All complaints are fully investigated and updated at intervals not greater than 20 business days. In the event that a client/s remains dissatisfied with the handling of and/or response to a complaint they may refer the matter to the Financial Services Ombudsman or the Pensions Ombudsman, where relevant, and will provide the client with the contact details of such Ombudsman. A full copy of our complaints procedure is available on request.

Consumer Protection

Thomas Meaney t/a R & L Financial Services is a member of the Investors Compensation Scheme, established under the Investors Compensation Act 1998. The legislation provides for the establishment of a compensation scheme and to the payment in certain circumstances, of compensation to the clients of firms covered by the act. However you should also be aware that the right to compensation would only arise where money or Investment instruments held by the business on your behalf cannot be returned either for the time being or for the foreseeable future and where the client/s fall within the definition of eligible investor as contained in the Act. In the event that the right to compensation is established, the amount payable is the lesser of 90% of the client's loss, which is recognised as being eligible for compensation or compensation of up to 20,000. 00 Euros. For further information, contact the Investors Compensation Company Ltd. at (01) 2244955.

Data Protection

Thomas Meaney t/a R & L Financial Services complies with the requirements of the Data Protection Acts, 1988 and 2003. The Data which you provide to us will be held on a computer data base and paper files for the purpose of arranging transactions on your behalf. We would also like to keep you informed of Mortgage, Insurance, Investment, and any other services provided by us or associated Companies with which we have a formal business arrangement, and which we think may be of interest to you. We would like to contact you by way of letter, E-Mail, telephone call or personal visit. If you do not wish to receive such marketing information please tick the box in the Terms of Business acknowledgment letter. We may receive referrals from such firms and may advise them of any transactions arranged for you.

Client Money

Thomas Meaney t/a R & L Financial Services will accept payments in cash, cheque or bankers credit in respect of all classes of Assurance in the circumstances permitted under Section 25G of the Investment Intermediaries Act 1995. Payments must represent premium in respect of either a renewal of a policy, which has been invited by the Assurance undertaking or product provider. Thomas Meaney t/a R & L Financial Services is not authorised to accept cash or negotiable instruments in any other circumstances.

Assurance Undertakings

The following are a list of Assurance undertakings from which letters of appointment are held.

- New Ireland Assurance Company plc.
- Aviva Life & Pensions Ireland Limited.
- Irish Life Insurance plc.
- Standard Life Insurance Limited.
- Zurich Life Insurance Limited.
- Friends First Life Assurance Company Limited.
- Caledonian Life t/a Royal Liver Assurance Limited

Direct Marketing

I confirm having read the paragraphs in relation to Data Protection in the Terms of Business and above, and consent to Thomas Meaney t/a R & L Financial Services making contact with me/us by letter, phone, E-Mail, or SMS Text in relation to the range of services provided by Thomas Meaney t/a R & L Financial Services or its associated or partnership Companies and to the sharing of relevant information as indicated.

If you do not wish to avail of these services, please tick here

Client/s Signature:

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**Signed on Behalf of
R & L Financial Services**

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Mr Thomas Meaney
Senior Financial Consultant