



Terms of Business

AUTHORISATION CENTRAL BANK OF IRELAND

Jackson Consulting Ltd is regulated by the Central Bank of Ireland as a Multi-Agency Intermediary under Section 10 of the Investment Intermediaries Act, 1995 (as amended) ('IIA'); as an Insurance Intermediary registered under the European Communities (Insurance Mediation) Regulations, 2005 ('IMR'). The Central Bank of Ireland maintains a register of all regulated firms www.centralbank.ie.

Our certificates of authorisation are on display in our office at 1 Victoria Tce, Dalkey Ave, Dalkey Co Dublin A copy is available to you, on request, at our offices or alternatively please call us on 087-4151206

CODES OF CONDUCT

Jackson Consulting Ltd is subject to the Consumer Protection Code, Minimum Competency Code & Fitness and Probity Standards which, offer protection to consumers. These codes can be found on the Central Bank's website www.centralbank.ie.

As an insurance intermediary with a limited market analysis we are in a position to place insurance with a significant number of Life Assurance providers. We hold written appointments from the Insurance Company's and Product Producers to whom we transmit your business. We do not guarantee nor make representations in regard to, and expressly disclaim responsibility for the financial security of Insurers/Product Producers with which we place business.

Credit Terms

We regret that credit cannot be extended to clients in respect of premiums, initial, renewal or additional. Initial or first premiums must be paid at inception of cover and renewal premiums before the policy renewal date otherwise Jackson Consulting Ltd will be obligated to advise the insurance undertaking or product producer involved and cover will be cancelled.

FINANCIAL SERVICES:

LIFE ASSURANCE, INVESTMENTS, PENSIONS & DEPOSITS:

Life Assurance companies and some Product Producers provide many products such as Life Cover, Serious Illness cover, Income Protection, Savings, Investments, Pensions and PRSA's. Depending on your individual circumstances, we may provide you with advice in relation to the nature of these products and which product(s) may be suitable for your needs.

You may, however, have particular areas of interest; in this case, we will be happy to give specific advice in these areas. We can give you a choice of different life and pension products from the Insurers/Product Producers appointments we hold and on your instruction; we can receive and transmit orders for such products on your behalf to these insurers.

With your agreement, we may review the policies you take out on a periodic basis to ensure you are kept informed as to their benefit and to check whether they are still suitable for your needs. We will also provide assistance to you for any queries you may have in relation to the policies or in the event of a claim during the life of the policies.

Jackson Consulting Ltd holds written appointments with the following life assurance companies:

- New Ireland Assurance
- Standard Life
- Irish Life
- Aviva Life and Pensions
- Friends First

REMUNERATION AND CHARGES:

Financial Services:

Jackson Consulting Ltd may receive commission and other payments from the Insurance Company's and Product Producer to whom orders are transmitted. Summary details of these payments will be included in a product information document which you will receive before an application form for a product is completed, and extended details will also be included with your cooling-off letter.

Fees will be charged for complex cases or to reflect value, specialist skills or urgency. We will give an estimate of this total in advance of providing you with these services. The hourly rate for a Director is €350 plus VAT and support staff €200 plus VAT.

CONFLICTS OF INTEREST:

It is the policy of our firm to avoid conflicts of interest in providing you with insurance and investment business services. If this is not possible, we will notify you as soon as is practicable after we become aware of the conflict of interest and you may rest assured that you will be treated fairly where such a conflict is unavoidable.

COMPLAINTS:

We have a written complaints procedure for the effective handling of all complaints. We will acknowledge receipt of your complaint in writing within 5 working days. A written update will be issued to you every 20 days by a nominated individual within our firm. A comprehensive response to your complaint will be issued within 8 weeks of receipt of your initial complaint. In the event of failure to resolve your complaint you may raise the matter with the Financial Services Ombudsman Bureau Lo Call: 1890 88 20 90 enquires@financialombudsman.ie or the Pension Ombudsman. Our full Complaints Procedure is available on request

DEFAULT:

Our firm will exercise its legal rights to receive payments due to it from clients for investment business services provided. In particular, without limitation of the generality of the foregoing, the firm will seek reimbursement for all payments made to insurers on behalf of clients where the firm has acted in good faith in renewing a policy of insurance for the client. Insurers and other product producers may withdraw benefits or cover in the event of default on payments due under policies of insurance or other products arranged for you. We would refer you to policy documents or product terms for the details of such provisions

DISCLOSURE OF INFORMATION:

Client Responsibilities

It is your responsibility to provide complete and accurate information for Insurers when arranging an insurance policy and/or where a Statement of Fact is completed on your behalf. Failure to disclose any material information to your insurers could invalidate your insurance cover; all/or part of the claim may not be paid. If you are in any doubt as to whether or not a particular event is material, please disclose the information. In the case of a policy effected by a company then the directors of the company or any persons appointed by them are responsible for disclosing all material facts.

DATA PROTECTION:

We collect your personal details 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 it is used only for legitimate purposes. The information and other data provided to our office may be used to advise you of products and services we may offer from time to time. If you do not wish to receive this information please indicate below*

You have the right at any time to request a copy of any 'personal data' within the meaning of the Data Protection Act 1988 (as amended or re-enacted from time to time) & 2003 that our office holds about you and to have any inaccuracies in that information corrected

INVESTOR COMPENSATION SCHEME

We are members of the Investor Compensation Scheme established under Section 38 of the Investor Compensation Act 1998. The Act provides that compensation shall be paid to eligible investors (as defined in the Act) to the extent of 90% of an investor's net loss or €20,000, whichever is the lesser and is recognised as being eligible for compensation. Further details are available on request or from the Investor Compensation Company Ltd Tel. 01-2244955.

We are members of the Irish Brokers Association (IBA) Compensation Fund. Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor compensation Scheme has failed to adequately compensate any client of the member.

Acknowledgment

I acknowledge that I have been provided with a copy of the Terms of Business of Jackson Consulting Ltd and confirm that I have read and understand them.

Signed: _____

Print Name:

Dated:

Consent to Contact

I confirm having read the paragraphs in relation to the Data Protection in the terms of business I consent to Jackson Consulting Ltd making contact with me by phone, email or letter in relation to product and market updated provided by Jackson Consulting Ltd.

Signed: _____

Print Name:

Dated:

These Terms of Business are valid from 09 November 2016 until further notice Version3.0