

TERMS OF BUSINESS

These Terms of Business, which are applicable from 24/03/2026, set out the general terms under which we will provide business services to you and the respective duties and responsibilities of both us and you in relation to such services. Please ensure you read these terms thoroughly and if you have any queries, we will be happy to clarify them. If any material changes are made to these terms, we will notify you.

AUTHORISATION AND CODES OF CONDUCT

We confirm we are regulated by the Central Bank of Ireland. Our authorisation can be checked on the Central Bank of Ireland register at www.centralbank.ie or by calling them on (01) 224 4000 to verify our credentials. Our reference code is CB505630. We are also subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can also be found on the Central Bank's website.

OUR SERVICES

We are an Insurance and Investment Intermediary business. Our principal business is to provide advice and arrange transactions on behalf of our clients in relation to life, pensions, insurance-based investments and investments. We are members of Brokers Ireland.

We provide advice on a "limited analysis of the market" basis, which means we provide our services on the basis of the contracts and product providers that we have an agency with. We advise you, based on our professional opinion, from that specified selection, as to which will best suit your needs and objectives. While we are not tied agents to one product provider, our services are not provided on the basis of a "fair analysis of the market" (i.e. all providers and products operating in the market).

As part of the process when giving our clients advice, we will need to gather information with regard to your investment knowledge and experience. If this information is not provided, we will not be in a position to determine whether the product is appropriate for you.

See below list of companies (Product Providers) that we have agencies with:

Life Companies and Investment Companies	
Aviva Life & Pensions Ireland Dac	Newcourt Retirement Fund Managers Limited
BCP Asset Management Dac	New Ireland Assurance Company plc
Conexim Advisors Limited	Royal London Insurance Dac
J & E Davy Unlimited Company, trading as Davy Select	Standard Life International Dac
Irish Life Assurance plc	Zurich Life Assurance plc

CONFLICTS OF INTEREST

It is our policy to avoid conflicts of interest when providing services to you. However, if an unavoidable conflict of interest arises, we will advise you in writing, of how this is being dealt with before providing you with any service. Although we receive payment from the product providers for your business, we ensure the advice we recommend to you is in your best interest. This payment removes the requirement for you to pay us a direct fee each year. A full copy of our Conflicts of Interest Policy is available on request.

DISCLOSURE OF INFORMATION

We act as your representative to the companies we have agencies with. We will provide assistance to you with any queries you may have in relation to the policies. In the event of a claim during the life of the policies, we will explain to you the various restrictions, conditions and exclusions attached to your policy. However, it is your responsibility to read the policy documents, literature and brochures to ensure you understand the nature of the policy cover. Material information in respect of medical history, non-smoker status, occupation category and any hazardous pursuits are central to underwriting decisions and it is imperative that all of the information you provide to the insurer is accurate and complete.

You have a duty to answer all questions posed by the insurer or us on their behalf, honestly and with reasonable care. It is presumed, unless the contrary is shown, that you understand that all questions in an application or at renewal are material to the risk undertaken by the insurer or could affect the calculation of the premium by the insurer, or both. Any failure to disclose material information may invalidate a claim and render your policy void.

You must inform and disclose any material information including any material changes that might take place between the time you complete an application form and the time you pay the first premium. To assist us in providing you with a comprehensive service and to keep our records up-to-date and current, please notify us of any changes to your personal circumstances, e.g. name change, change of address, as soon as they occur.

SUSTAINABLE INVESTING

We will gather your Sustainable Investing Preferences and principal adverse effects to the environment and include these preferences in our Statement of Suitability/recommendation for you. Ultimately, it is the product providers which we have agencies with, that produce the Investment Products we advise on, and it will be their documentation we are relying on when including Sustainable Investments in your recommendation. All information in respect of Sustainable Finance Disclosures will be adhered to by the product providers, and their brochures and documents will outline their disclosures. We do not consider “adverse impacts of investment decisions” on sustainability factors in our Investment and Insurance-Based Investment advice.

COMPLAINTS

We have a Complaints Procedure in place which is available on request and is on our website. Your complaint can be in writing, email, telephone or face to face. We will acknowledge your complaint within 5 working days, advising you of the name of the person dealing with your complaint on behalf of the company. If your complaint has not been resolved within 5 days, we will update you on our investigation into your complaint within 20 working days and endeavour to have a final response for you within 40 working days. We will notify you if this timeline is not possible and inform you of the estimated time it will take to provide you with a final response letter. Please address any complaint to CV Financial.

If in the event, a complainant is dissatisfied with the outcome of our investigation, you are entitled to refer the matter to the Financial Services & Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, Lo calls 01 567 7000 emails info@fspo.ie.

REMUNERATION

We are remunerated by commission and other payments from product providers. Alternatively, on completion of your business you may be required to pay in full for our services by means of a fee. Where we receive a recurring income, this forms part of the remuneration for ongoing advice and / or service regarding the business placed through Clan Wealth Management. You will be provided with an annual benefit statement/value or review on your pension and insurance-based investment/investment business.

We will carry out a periodic assessment of the suitability of your investment only at your request. This assessment is not automatic because some clients do not wish to complete this assessment and we respect their decision.

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency. We will give you an estimate of this rate in advance of providing you with services and will be agreed in advance.

If, by investing in Sustainable Investment Products there are any differences in charges or other terms, we will advise you of these in advance of you agreeing to go ahead with your investment.

A summary of the details of all arrangements for any fee, commission, other reward or remuneration paid or provided to us by the product providers is available on our website or in our offices. If you need help with this information, please do not hesitate to call us.

REGULAR REVIEWS

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 may change. Please advise us of these changes and request a review of the relevant policy so we can ensure that you are provided with up-to-date advice and products best suited to your needs.

DEFAULT ON PAYMENTS BY CLIENTS

We will exercise our legal right to receive payments due to us from clients for the services provided. Product providers may withdraw benefits or cover in the event of a default on payments due under policies or other products arranged for you. We refer you to policy documents or product terms for the details of such provisions.

CLIENT MONIES & RECEIPTS

We request all cheques, or negotiable instruments, are made payable to the appropriate product provider for Life, Pensions, and Investment business. We shall issue a receipt for each payment received in this manner. These receipts are issued with your protection in mind and should be stored safely. Every effort is made to ensure clients' money is transmitted to the appropriate product provider without delay. We are not authorised to accept cash.

The acceptance by us of a completed proposal does not in itself constitute the effect of a policy. It is only when the Product Provider confirms the policy is in place that your policy is live.

DATA PROTECTION

We comply with the requirements of the Data Protection Regulation for the Republic of Ireland. The data will be processed only in ways compatible with the purposes for which it was given. We will provide you with a separate Data Privacy Notice that will outline how we use your data.

COMPENSATION SCHEME

We are members of the Investor Compensation Scheme which provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in the Act. Compensation may be payable where money or investment instruments owned or belonging to clients and held, administered or managed by the firm, cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so. A right to compensation will arise only if the client is an eligible investor as defined in the Act, and if it transpires the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and to the extent the client's loss is recognized for the purposes of the Act. Where entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1998; or Compensation of up to €20,000. For further information, contact Investor Compensation Co Ltd. on (01) 224 4955.

GOVERNING LAW & BUSINESS SUCCESSION

These Terms of Business shall be governed by and construed in all respects according to the laws of the Republic of Ireland and will be deemed to cover any successors in business to Venture Wealth Limited T/a Clan Wealth Management.

DECLARATIONS

I/We acknowledge that I/We have been provided with Terms of Business and Data Privacy Notice for Clan Wealth Management and confirm I/We have read and understand them. We also confirm we wish to use the services of Clan Wealth Management for our financial advice.

DIRECT MARKETING CONSENT

I/We consent to Clan Wealth Management making contact with me/us in relation to the range of services they provide or their associated or partnership companies which they feel may be of interest to me/us and to the sharing of relevant information.

We will be allowed to contact you in relation to the business you have been advised on, even if you opt out of marketing material. You have the right to be removed from our marketing lists in the future, by contacting us and requesting some.

If you wish to avail of these services, please tick below. (Otherwise, you will not be on our mailing list).

☐ Post	☐ Phone	☐ Email	☐ Text	☐ Social media
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We may use automated data processing or profiling to allow us to give you quotes, and for marketing and other purposes.

CLIENT SIGN-OFF

I/We confirm that I/we have read and understood these Terms of Business and wish to proceed with the services of Clan Wealth Management.

Client Name:	Client Name:
Client Signature:	Client Signature:
Date:	Date: