



# TERMS OF BUSINESS

## Sunrise Financial Planning Ltd

---

Sunrise Financial Planning Ltd is regulated by the Central Bank of Ireland  
Company Registration No 107515  
Unit 9 Steamboat Quay, Dock Road, Limerick.

[info@sunrisefinancialplanning.ie](mailto:info@sunrisefinancialplanning.ie)

---

### Terms of Business (effective 24<sup>th</sup> March 2026)

These set out the general terms under which we will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please read these terms carefully and if you have any queries we will be happy to answer these for you. If there are any material changes to our terms, we will notify you.

### Authorisation & Codes of Conduct

SFP Ltd is regulated by the Central Bank of Ireland. Our authorisation code is C9222. Copies of our regulatory authorisation are available on request. Alternatively you can request them directly from the Central Bank of Ireland on 0818 681681 or via their website [www.centralbank.ie](http://www.centralbank.ie). We are subject to the Consumer Protection Code; Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. Our Principal is a **CERTIFIED FINANCIAL PLANNER™** and is subject to additional certified competency, ethics, and professional practice standards of the Financial Planning Standards Board [www.fpsb.ie](http://www.fpsb.ie). We are members of **Brokers Ireland**.

### Our Services

We are an Investment and Insurance intermediary. Our principal business is to provide advice and arrange products on behalf of clients in relation to Life, Pensions and Investments. We are not 'tied' to any one provider. We provide impartial advice based on a 'fair and limited' analysis of the market and provide advice from the selection of products available from the companies we deal with. We recommend the product which is best suited to your needs and objectives based on our professional opinion. A full list of those companies are listed overleaf. As part of our advice process we need to gather information about your finances and investment experience to advise you correctly. If you cannot provide this information to us, we will be unable to determine which product is appropriate for you; or provide our Financial Planning service to you. We also provide a bespoke Financial Planning Service to our clients for which we charge a fee.

The companies that we do business with are as follows:

Acorn Life	Aviva Life & Pensions DAC
BCP Asset Management DAC	Irish Life Assurance plc
New Ireland Assurance Company plc. Limited	Newcourt Retirement Fund Managers
Royal London Insurance DAC	Standard Life International DAC
Zurich Life Assurance plc	Quest Retirement Solutions Limited

### Sustainable Investing

We will gather your preferences of Sustainable Investing and build them into our Statement of Suitability for you. Ultimately, it is the Product Producers we have agencies with that build the Investment Products we advise on, and it will be their documentation we are relying on when advising you on sustainable investments. All information re Sustainable Finance Disclosures will be adhered to by the Product Producers and their

brochures and documents will outline their disclosures. We do not consider "adverse impacts of investment decisions" on sustainability factors in our investment advice.

### Client Monies & Receipts

We request that all payments be made direct to the relevant Life Company for all Life, Pensions & Investment business. When payment is made to Sunrise Financial Planning Ltd we will issue you with a receipt. Please note that we are not authorised to receive cash. The acceptance of a completed proposal by our office does not in itself constitute the effecting of a policy. Your policy will only go live once the Product Provider confirms your policy is in place.

### Conflicts of Interest

Where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service, and we will take all steps within our control to manage the conflict and minimize the impact on the consumer.

### Direct Marketing

We would like to keep you informed of various Pension, Insurance, Investment and any other services provided by us which we think may be of interest to you. If you do wish to receive such marketing information you can choose to do so once you formally become a client.

### Disclosure of Information

We act as your representative with the companies that we have an agency with and will provide assistance on any queries you may have, or 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 and ensure that you understand the nature of your cover. Material information about medical history, smoker-status, occupation category and any hazardous pursuits are central to underwriting decisions and it is imperative that all information you provide to the insurer is accurate and complete. It is your duty to answer all questions posed by insurer honestly and with reasonable care. Failure to disclose any material information may invalidate your cover and could mean that all/part of a claim will not be paid. To assist us in providing you with a comprehensive service and to keep our records up-to-date, we ask that you notify us of any changes to your personal circumstances asap e.g. change of name, address, marital status etc.

### Regular Reviews

It is in your best interest that you review the products we have arranged for you, on a regular basis. As your circumstances change, your needs will change. Please advise us of those changes and request a review of your policies with us so we can ensure that you are provided with up-to-date advice and products that are best suited to your needs.

### Complaints

We have a complaints procedure in place which you can request. Your complaint can be in writing, by email, telephone or face-to-face but we would prefer if you put it in writing. We will acknowledge your complaint in writing within 5 working days and advise you of the name of the person dealing with your complaint. You will receive a written update every 20 days from the date you made the complaint, and we will endeavour to resolve your complaint within 40 working days. On completion of our investigation we will provide you with a written report of the outcome. If you are dissatisfied with our handling of your complaint you are entitled to refer the matter to the Financial Services & Pensions Ombudsman, Lincoln House, Lincoln Place Dublin 2, 01-56677000, or email [info@fpso.ie](mailto:info@fpso.ie)

### Compensation Scheme

We are members of the Investor Compensation Scheme (The Investor Compensation Act, 1988) which provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (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 an entitlement to compensation is established, the compensation payable will be less than 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. Furthermore, we are members of the Brokers Ireland Compensation Fund and Membership Benefits Scheme. Subject to rules of the scheme, the liabilities of its members firm 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 a client.

### Data Protection

We comply with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. We collect your personal details in order to provide the highest standard of service to you and are committed to protecting and respecting your privacy. Our Data Privacy Notice will be provided to you at the time of data collection. We may use third party providers for onboarding of clients. These companies will also be regulated and adhere to the General Data Privacy Regulations. Contact us by email if you have any concerns about your personal data by email [info@sunrisefinancialplanning.ie](mailto:info@sunrisefinancialplanning.ie)

### Default on Payments by Clients

SFP Ltd will exercise its legal rights to receive payments due to it from clients for services we have provided. Insurers may withdraw benefits or cover in the event of default on payments due under policies of insurance arranged for you. Refer to your policy documentation.

### Remuneration & Fees

We may earn our remuneration on the basis of fee, commission and any other type of remuneration including a non-monetary benefit (training), or a combination of these. We are paid in two ways:

- Commission from product providers when we arrange products for you.
- Fees, if you prefer to pay directly for our advice and services you can opt to pay the entire amount as a fee\*.

(\*We will inform you in advance and confirm the applicable fee. If it is not feasible to specify an exact amount, we will explain the method by which the fee will be calculated)

<b>Professional Advisor</b>	<b>Professional Fee (Hourly Rate Ex VAT)</b>
Principal / Certified Financial Planner	€250.00
Accounts Executive/ Qualified Financial Advisers	€150.00
Support Staff	€100.00

### Fee Based Financial Planning

We offer a bespoke Financial Planning Service, including Cash-flow Modelling, to help you gain clarity on your current and future finances. We provide a personalised plan tailored to your goals. Your first meeting with us is provided at no cost as this meeting allows us to understand your financial needs and for you to assess whether our services are a suitable match for you.

<b>Consultation type</b>	<b>Prof. Fee Inc VAT</b>
Full Financial Plan	€1,500+ approx
Review of Financial Plan	€500
Investment Consultation	€295.00
Pension Consultation	€295.00
Protection Consultation	€295.00

### Clawback

Where we receive commission from a product provider in lieu of a fee, and it is later reclaimed by the provider due to early encashment or a transfer of your business, we will charge you a fee equal to the full amount reclaimed. This fee becomes due immediately.

### Governing Law and Business Succession

These Terms of Business shall be governed by and construed in all respect according to the laws of the Republic of Ireland and will also be deemed to cover any successors in business.