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TERMS OF BUSINESS

# WORKING WITH US

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**By Paddy Delaney, QFA, RPA**

Founder of Informed Decisions

[www.informeddecisions.ie](http://www.informeddecisions.ie) | [help@informeddecisions.ie](mailto:help@informeddecisions.ie) | [@idecisionsfp](https://twitter.com/idecisionsfp)

## Our Terms Of Business

Providing this document to potential clients is a regulatory requirement, however we also see it as an opportunity to outline to you and reassure you about how we believe all clients should be treated, how you are protected, and how we hope to work with you. These are important subjects so we would ask that you read it (actually read it!) and please do check with us if there are any aspects that are not clear.

These terms of business set out the basis on which we will provide services to you. They also contain details of our independence from any Insurance Company and our non-commission approach. You will also find out about our statutory obligations and the respective duties we operate to. This Terms of Business is valid from 13/12/2024, until further notice for Informed Decisions Ltd. t/a Informed Decisions Financial Planning (“We”). Our contact details are:

**Informed Decisions**  
Golf Links Road, Bettystown,  
Co. Meath

[041-9888043](tel:041-9888043)  
[087-9822605](tel:087-9822605)  
[help@informeddecisions.ie](mailto:help@informeddecisions.ie)



**Paddy Delaney**

'Chief Informer'

## OUR AUTHORISED STATUS

Informed Decisions Ltd. t/a Informed Decisions Financial Planning is regulated by the Central Bank of Ireland as an Investment Business Firm under Section 10 of the Investment Intermediaries Act 1995,

is registered as an Insurance Intermediary under the European Communities (Insurance Distribution) Regulations 2018, and is authorised under Regulation 30 of the European Union (Consumer Mortgage Credit Agreements) Regulation 2016 as a mortgage intermediary/mortgage credit intermediary.

Our Central Bank registration number is C168781.

You are welcome to verify our authorisations by contacting the Central Bank on 1890-777777.

Alternatively, the Central Bank of Ireland holds registers of regulated firms which can be viewed on their website [www.centralbank.ie](http://www.centralbank.ie) and you will see us listed there!

## STATUTORY CODES

We are subject to, and comply with, the Consumer Protection Code, Minimum Competency Code, and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie). We also operate in accordance with the Prudential Handbook for Investment Intermediaries. While this may not make much sense or mean anything to most people it means that we are focused on ensuring we are fully compliant with these regulations which aim to protect consumers in how we operate and how we work with you.

## WHAT SERVICES?

We deliberately set up this firm in a way which aligns our clients' interests, and our interests. We really do serve people in a way that we feel puts 'people before products'. We operate on a 'Fiduciary' basis. We do not just advise what may be 'suitable', we advise on what is 'optimal' for you. We therefore deliberately do not hold ANY agencies, agreements or arrangements of any sort with ANY Insurance companies.

**Our income is derived purely from the Advisory Fee that clients pay us.**

**This gives our clients peace of mind, and clarity on the support and guidance we provide.**

As part of that we can provide advice and guidance on protection, investment, deposit, mortgage, pension and broader personal financial planning solutions. We can advise and guide you on the best course of action with regards your protection needs but we do not 'sell' these products.

We are authorised by the Central Bank of Ireland to provide investment advice and to receive and transmit orders in the following investment instruments:

- Personal Retirement Savings Accounts (PRSAs)
- Shares and Bonds
- Collective Investment Schemes

For the purposes of Investments and Retirement Planning, we have access to an Irish platform based in Dublin which offers a transparent, secure and low-cost means for our clients to access investment and pension structures that are not Insurance-based, offering real advantages such as no Government Levy on entry, low cost and transparent fee structure.

It also allows clients to access world-leading investment managers and low-cost Index Funds, UCITs, ETFs & Individual Stocks through their Investments, Small Self-Administered Schemes, PRSAs, Buy Out Bonds, Personal Retirement Bonds and more.

If you need certain insurance-based solutions or specific tax guidance we do not offer, we can refer you to our selected protection/tax partners. We have selected these independent services as we believe they offer extremely user-friendly, effective and cost competitive solutions. We deliberately do not receive a referral fee/kick-back of any sort from them, we reducing potential conflict of interest..

## **ONGOING SUITABILITY ASSESSMENTS**

We meet our clients at least once per year to review their plans, determine next best actions and to update on any changes in landscape that could impact their plans. Therefore ongoing suitability assessment does form part of the service we provide.

## **DISCLOSURE OF INFORMATION:**

In completing a proposal you are required to answer all questions posed by us honestly and with reasonable care. Specific questions will be asked of you, and you should be aware that where a scheme is incepted following the completion of a proposal form or on a 'statement of fact' basis, we assume that the client has checked the accuracy of all information provided.

## SCHEDULE OF FEES

Our valued clients pay us for the benefit and value we bring them. We are not remunerated by any providers or commission arrangements.

### **Your MasterPlan™ and Implementation:**

The fee for the Informed Decisions MasterPlan™ analysis, cashflow forecasting and planning meetings is €4,950, and is often a tax-deductible business expense, and we charge a flat Implementation Fee of €1,490 per scheme. This MasterPlan™ project includes us developing your strategy and your detailed MasterPlan™ personalised documents, but also of us carefully implementing your new investment or pension structures, should we choose to do so together.

When you do implement new structures under our counsel, we support you into the future via our Annual Advisory Service.

Minimum total household assets under our counsel for implementation and on-going clients is €1m.

### **Our Annual Advisory Service:**

Our Annual Advisory Service is billed only on the assets implemented and invested under our counsel. We charge 0.7% of the invested assets per year. However, as we seek to both run a sustainable business and to deliver massive value to clients, we introduced a Fee-Cap. As a result, our Advisory Service fee is capped at €9,800 per year where your invested assets with us exceed €1.4m.

**For example, if your total invested assets under our counsel is €3m, our Fee Cap (€9,800) is an equivalent 0.33%. This ensures maximum value for our clients.**

This fee will only increase for inflation, to a max of 6% total every 3 years. On implementation of new structures under our counsel, our fee is deducted and remitted from the investment/pension scheme. We can alternatively bill you directly, but it is typically most tax efficient via invested assets.

Where we avail of the services of independent Trustees, Fund Managers or Global Custodians to securely hold your assets in your own name, these costs are clearly outlined in your MasterPlan™, well in advance of any decision to proceed to Implementation.

## CONFLICTS OF INTEREST

It is our policy to always act in your best interests and to avoid a conflict of interest when providing services. However, where an unavoidable conflict arises, we will advise you of this in writing before providing any business service and request your written acknowledgment that you are aware of the conflict of interest and still want to proceed.

We have a written policy which sets out the steps that we take to ensure that we avoid or, where this is not possible, mitigate conflicts of interest that may arise in providing services to you. These steps include administrative and organisational arrangements appropriate to the size, nature and complexity of the firm to ensure that we always act in your best interests. A copy of the policy is available on request.

It is our policy that we do not give, solicit or accept gifts or rewards (monetary or otherwise) which are likely to conflict with any of our duties or activities. We may receive minor non-monetary benefits from partners we direct business to such as e.g. attendance at training courses. In all cases these are designed to enhance the service we provide and will not conflict with your best interests.

## COMPLAINTS PROCEDURE

We have a written complaints procedure in place to ensure that complaints are assessed and dealt with in the appropriate manner to the satisfaction of any complainant, and in compliance with the Consumer Protection Code.

It is our policy that we will acknowledge in writing receipt of any complaint, no later than 5 days of having received it. Any complaint will be investigated thoroughly, and the complainant will be updated on progress at least every 20 days. We will work to resolve any complaint within 40 days of receipt and we will issue a written response setting out our findings. If not satisfied at that outcome the complainant is entitled to refer the matter to the Office of the Financial Services & Pensions Ombudsman (01-5677000 or [info@fspo.ie](mailto:info@fspo.ie)). A full copy of our Complaints Procedure is available to you if you wish to view it.

## COMPENSATION SCHEME:

We are members of the Investor Compensation Scheme established under section 30 of the Investor Compensation Act 1998. The Investor Compensation Act, 1998 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 that Act. The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme and this firm is a member of this scheme.

Compensation may be payable where money or investment instruments owed 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 that 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 that the client's loss is recognised for the purposes of the Act.
- Where the 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



## CONSUMER PROTECTION IN ACTION...

We have Professional Indemnity Insurance cover in place to the level of €1,300,380 per claim and €1,924,560 in aggregate, as required under the E.U. Insurance Distribution Directive. This ensures that in the event of a claim against the firm that there would be sufficient funds available to compensate the claimant.

## ANTI-MONEY LAUNDERING/COUNTERING FINANCING OF TERRORISM

To comply with legal and regulatory requirements we are obliged to request information from you to verify your identity as well as your source of funds and to keep a record of this information. Before opening an account for you, we will request the information and documentation we require to meet our obligations.

Should you not provide satisfactory evidence of your identity within a reasonable time, we may not be in a position to open an account for you. We may need to request updated identity and verification documents from time to time.

## DATA PROTECTION & DATA SHARING CONSENT...

We comply with the Irish Data Protection Act 2018, and the EU General Data Protection Regulation 2016. We collect your personal details on a 'need to know' basis 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 data which you provide to us may be held on a computer database and in our paper files for the purpose of arranging service and transactions on your behalf. In order to provide a seamless service to you we source the very best and most secure partners to provide these services. We spare no expense in ensuring we use on 'best in class' partners.

We have partnered with the following 3rd party providers to deliver the service we do. CRM (Planner), financial forecasting (Cashcalc), Invoicing systems (Xero), data storage software (Tresorit), remote signatures (DocuSign) and AML verification using GDPR compliant firm Crif Vision in Dublin. We utilise Independent Trustees Limited for self-administered pension schemes, and we have access to Conexim Platform for access to the most recognised Index Funds and bespoke investments. For discretionary investments our clients are introduced to Quilter Cheviot Dublin.

We therefore, where necessary, transfer relevant data from you to our service partners in order to deliver services to you. You have a right of access to and the right to rectify the data concerning you held by us. You also have the right to request transfer of your personal data to a new provider. Any requests should be forwarded to the Compliance Officer of our firm, Paddy Delaney who can be contacted at [paddy@informeddecisions.ie](mailto:paddy@informeddecisions.ie).

## **DIRECT MARKETING**

We would like to keep in touch with you and indeed to share information and ideas about various services and products provided by us or with which we have a formal business arrangement, and which we think would be of benefit to you.

Further details about the way in which we process personal data in available in our Privacy Policy – see Privacy Policy - <https://informeddecisions.ie/privacy-policy/>

## YOUR ACKNOWLEDGEMENT

**Terms of Business & Privacy Statement:** I acknowledge that I have been provided with a copy of the Terms of Business and Privacy Statement, including schedule of Fees and Charges from Informed Decisions (<https://informeddecisions.ie/benefits-and-fees/>), and confirm that I have read and understand them.

**Direct Marketing:** I consent to Informed Decisions contacting me by the following methods in relation to the services provided by Informed Decisions Ltd:

Please Tick Any/All As Appropriate

- Letter
- Phone
- Email and/or  Newsletter
- I do not consent to being contacted for direct marketing purposes

## THIRD PARTY & PARTNERS:

I confirm consent to Informed Decisions passing our details to its associated or partner companies, so that they can provide the services necessary and to contact me in relation to these services.

Please sign below to confirm you are happy to proceed with us on the basis of all above:

1.	Signed		Date	
	Print Name			
2.	Signed		Date	
	Print Name			

**Thank You for Trusting Me To Help You Get What You Want**



# Informed Decisions

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Informed Decisions Ltd. is regulated by the Central Bank of Ireland. This material is for information purposes, I suggest always seeking individual guidance before making any alterations to your financial plans.