



**Phone:** 01 571 5555  
**Email:** [info@pensionadvice.ie](mailto:info@pensionadvice.ie)  
**Web:** [www.pensionadvice.ie](http://www.pensionadvice.ie)

**Address:** W23 XoPo  
**Central Bank:** C167706  
**Company:** 592816

## **CMC Financial Planning Ltd t/a Pension Advice and Zed Insurance.ie**

70 Leinster Wood

Carton Demesne , Co Kildare – W23 X0P0

Phone: 01 571 5555 | 01 571 5555 | [info@pensionadvice.ie](mailto:info@pensionadvice.ie)

Limited company number is 592816:

Central Bank registration number C167706

### **Terms of Business for CMC Financial Planning Ltd t/a and here by known as Pension Advice.ie**

**These Terms of Business set out the basis which [pensionadvice.ie](http://pensionadvice.ie) will provide business services to you as a client of the firm and the respective duties and responsibilities of both the firm and you in relation to such services. Please take a few minutes to read through these and if you have any questions, we will be happy to answer them.**

Pension Advice is a Financial Broker and is a member of the Professional Insurance Brokers Association (PIBA) Membership number 201710. The full name and address of the firm and communication details are set out on this document.

### **Regulatory Status**

Pension Advice is registered with the Central Bank of Ireland as an Insurance Intermediary. A copy of the firms Statement of Authorised status from the Central Bank of Ireland is attached at Appendix 1. Our Central Bank number is C167706 and you can verify our regulatory status by visiting [www.centralbank.ie](http://www.centralbank.ie). Pension Advice does not hold any shareholding in an insurer and likewise no insurer holds a shareholding in this firm.

### **Commission and Charges**

Pension Advice may receive commission and other payments from the product producer to whom orders are transmitted. Where applicable in relation to certain life assurance policies, summary details of these payments will be included in a product information document, which you are legally entitled to receive before an application for a product is completed. Full details will be included with your cooling-off letter.

We may receive additional remuneration from product producers based on the volume of business placed or other arrangements. We may also receive renewal commissions while your policy remains in force. All of these payments contribute to the overall cost of running our business and providing you with service on an ongoing basis.



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### **Codes of Conduct**

Pension Advice is subject to 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)

### **Life & Pensions**

Life Assurance Companies provide products such as Pensions, Life Cover, Serious Illness Cover and Income Protection. Depending on your individual circumstances, we may provide you with advice in relation to the nature of these products and which product may be suitable for your needs. You may however, wish to focus on our advice on areas of particular interest to you. We provide advice on a fair analysis basis as we can give you advice on all the products on offer from the Life Insurers listed in Appendix 2 and other Insurers who make information available to intermediaries. We can receive and transmit orders for such products on your behalf to the Insurers listed in Appendix 2.

### **Our Services**

The services which the firm is authorised to provide are:

- (a) Advising you in relation to the nature of each of the products set out below and advising you as to which product is suitable for your needs.
- (b) Identifying and selecting a suitable product producer.
- (c) Receiving and transmitting orders on your behalf for a product(s) to one or more product producers listed in Appendix 2.
- (d) We provide advice on Life and pension policies, such as Pensions, Life insurance/ assurance, Serious illness cover and Income Protection.

### **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 in relation to changes in your circumstances or failure to require a review may result in you having insufficient insurance cover and/or inappropriate investments.

### **Conflicts of Interest**

It is the policy of the firm to avoid any conflict of interest when providing business services to its clients. However, where an unavoidable conflict may arise, we will advise you of this in writing before proceeding to



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provide any business service. If you have not been advised of any such conflict, you are entitled to assume that none arises.

### **Disclosure of Information**

It is important to note that a failure to disclose material, correct, or complete information on a Proposal Form may result in an insurer rejecting a claim. Therefore, it is your responsibility to read and check that the information recorded on a Proposal Form is correct and if there are any errors you must notify us immediately. Otherwise, it will be taken that the information shown has been recorded correctly.

### **Legal Rights**

Pension Advice will, if necessary, exercise its legal rights to receive any payments due to it, from clients for business services provided by it and to be reimbursed for any value obtained by it for clients arising from payments to it by clients which subsequently default. Insurance Providers may withdraw benefits on default of payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.

### **Complaints**

Any complaint will be acknowledged within 5 business days. The complaint will be fully investigated by Pension Advice and a full response will be provided to you. We will aim to provide this response not later than one month from receipt of your complaint. If you remain dissatisfied with the firms handling and response to your complaint, you are entitled to refer your complaint to the Financial Services Ombudsman or the Pensions Ombudsman. A full copy of our complaint's procedure is available on request.

### **Appendix 1.**

## **Certificate of Registration**

### **Reference No: C167706**

CMC Financial Planning Limited Ltd  
t/a PensionAdvice and Zed  
Insurance.ie

70 Leinster Wood  
Carton Demesne  
Maynooth  
W23 X0P0

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CMC Financial Planning Ltd t/a Pension Advice & Zed Insurance is regulated by the Central Bank of Ireland C167706  
Registered in Ireland under company number 592816. Director Chris McKenzie CFP® | SIA | QFA.



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**CMC Financial Planning Limited t/a Zed Insurance, Pension Advice** is registered to undertake insurance mediation under the **European Communities (Insurance Mediation) Regulations, 2005** in respect of:

### **(a)Life only.**

(Please see the insurance mediation register at <http://registers.centralbank.ie/>)

### **Directors and/or Managers responsible for the insurance mediation business:**

Christopher McKenzie.

#### **Appendix 2**

- Irish Life
- Aviva
- Royal London
- New Ireland
- Zurich Life
- Friends First
- Standard Life.
- IFG / Broker Assist.