

Terms of Business – Effective 01st March 2026 – Version 1.2026

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions

These Terms of Business set out the general terms under which our firm will provide business services to you and the respective duties and responsibilities of both the firm and you in relation to such services. Please ensure that 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.

Regulatory Status

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions is regulated by the Central Bank of Ireland. Our firm's Central Bank number is: C162088.

Authorisation with the Central Bank of Ireland

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions (C162088) is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018, as a Mortgage Intermediary authorised under the Consumer Credit Act, 1995, and as a Mortgage Credit Intermediary under the European Union (Consumer Mortgage Credit Agreements) Regulations 2016. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 0818 681 681 or alternatively visit their website at www.centralbank.ie to verify our credentials.

Codes of Conduct

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions subject to and must comply with the Central Bank of Ireland codes of conduct - the Consumer Protection Code 2025, Minimum Competency Code 2017 and Fitness & Probity Standards 2014 which offer protection to consumers. These Codes can be found on the Central Bank's website www.centralbank.ie

Our Services

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions is a member of the Broker Ireland.

As a member of Brokers Ireland, we must be in a position to place insurance with at least five insurers of the relevant form (life/non-life) and therefore can generally give consumers greater choice than agents and tied agents.

Our principal business is to provide advice and arrange transactions on behalf of clients in relation to life, pensions, investments, and mortgages. A full list of insurers, product producers, and lending agencies with which we deal is available on request.

Life & Pensions & Life Wrapped Investments

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions provide life assurance, investment, and pension services on a fair analysis basis i.e. providing services on the basis of a sufficiently large number of contracts and product producers available in the market to enable us to make a recommendation, in accordance with professional criteria, regarding which contract would be adequate to meet your needs.

We will 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 policy and 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 that you understand the nature of the policy cover; particularly in relation to PHI and serious illness policies.

Mortgages

Through the lenders or other undertakings with which we hold an agency, Nestegg Life and Pensions can provide advice on and arrange mortgage products from the following range: fixed-rate loans, variable rate mortgages, capital & interest mortgages, interest only mortgages, endowment mortgages, pension mortgages, and residential investment property.

We provide mortgage advice on a limited analysis i.e. providing services on the basis of a limited number of contracts and product producers available on the market, that is to say, while not tied to one product producer the services are not provided on the basis of a fair analysis of the market. We provide advice on the following product providers:

Brokers Ireland Network Services Limited
Tracy Beirne Financial Service Limited

We will need to collect sufficient information from you before we can offer any advice on housing loans. This is due to the fact that a key issue in relation to mortgage advice is affordability. Such information should be produced promptly upon our request.

Sustainability Factors – Investment/IBIPs/Pension Advice

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/Investments, we assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation to the products proposed/advised on. This means that we assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

We integrate these risks in our advice in the following way:

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/Investments, we do not assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation the products proposed/advised on. This means that we do not assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

Statement of Charges

We may earn our remuneration on the basis of fee, commission, and any other type of remuneration, including a non-monetary benefit or on the basis of a combination of these methods. A non-monetary benefit will only be accepted if it enhances the quality of the service to our clients.

You may choose to pay in full for our services by means of a fee. Where we receive recurring commission, this forms part of the remuneration for initial advice provided. We reserve the right to charge additional fees if the number of hours relating to on-going advice/assistance exceeds 5 hours.

Pursuant to Regulation 68 of the Consumer Protection Code, a summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided to us which have agreed with product providers is available in our office or on our website – www.nestegglifeandpensions.ie

In certain circumstances, it will be necessary to charge a fee for services provided or time spent on a file, where there is no commission payable. In circumstances where fees are chargeable or where you choose to pay in full for our service by fee, we will notify you in writing in advance and agree the scale of fees to be charged. Where it is not possible to provide the exact amount, we will provide you the method of calculation of the fee e.g. per hour and estimated hours.

You may elect to deal with us on a fee basis.

e.g.:

Director – Irene Young	€200 per hour
Advisor	€150 per hour

Additional fees may be payable for complex cases or to reflect value, specialist skills or urgency, our scale of fees for such cases range from a minimum of €150 per hour to a maximum of €200 per hour. We will notify you in advance and agree the scale of fees to be charged. We will give an estimate of these fees in advance of providing you with services.

We reserve the right to charge a fee, if a protection policy is not accepted, where work has been completed to propose for the policy. The above fee rates will also apply in this instance.

In relation to advice and time spent on complex cases, we reserve the right to charge a fee in the event that the policy does not proceed with an insurer, where acceptance terms have been issued but where the policy does not proceed, for whatever reason.

Where a Protection Proposal has the potential to be a complex case due to your medical history/disclosures and there is a high probability that adverse terms or premium loadings could apply, possibly making the policy unaffordable to you. This outcome may then result in the decision to not proceed with cover. Should this event arise, Nestegg Life and Pensions reserve the right to charge an hourly rate of €150 to cover all advice and time spent on the proposal submitted. This will be fair and reasonable relative to the work completed. If the proposal proceeds, no fee will be payable.

If we receive commission from a product provider, this may/will be offset against the fee which we will charge you.

Clawback

Where Commission is paid by the insurer on an indemnity basis (upfront), should you cancel the policy within the first five years (time can vary dependant on insurance product or provider) Nestegg Life and Pensions will be required to refund commissions paid back to the insurer in the form of a clawback of commission paid. If this situation arises, Nestegg Life and Pensions reserve the right to invoice you or the company (if applicable) the amount of commission which will be equal to 100% of the commission clawed-back. The fee will be owing in simple contract upon the claw-back of the commission. This situation may arise due to any of the following events: early encashment by you, transferring of the assets or business to another provider or in any circumstances consequent on your actions or omissions.

Mortgages

Where a mortgage is placed with a provider, we may receive up to 2% of the loan for arranging mortgage finance. This commission is paid by the mortgage lender. The actual amount of commission will be disclosed at a later stage in the ESIS (European Standardised Information Sheet) which will be forwarded to you. Information on the variation in levels of commission payable by the different creditors providing credit agreements being offered are available on request. Where cases are referred to Tracy Beirne Financial Services Limited, Nestegg Life and Pensions are paid a referral fee of 15% of the commission earned on the case.

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions will charge a minimum administration fee of €500 prior to submission of any Residential Mortgage application. This fee is non-refundable. This is not in any way an indication of mortgage/loan approval. Our fee will be notified to the lender who will include this fee into the calculation of the APRC (Annual Percentage Rate Charge). If case is referred to Tracy Beirne Financial Services Limited, Nestegg Life and Pensions do not charge this fee.

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

Please note that lenders may charge specific fees in certain circumstances and if this applies, these fees will be specified in your Loan Offer. You have the right to pay a fee separately and not include it in the loan. Typically, this situation arises in relation to specialist lending. If we provide mortgage advice and obtain a Loan Offer for you and you subsequently do not proceed with your mortgage application through our firm, we will charge you an arrangement fee of €500 for our services.

Ongoing Remuneration

We wish to inform you that we receive ongoing remuneration from Product Providers in respect of the financial service provided to you. This remuneration is based on a percentage of the value of your investment, annual premiums, etc. and is intended to cover the ongoing service that we provide to you in relation to this product.

The nature of the service for which this remuneration is payable includes regular reviews of your product, updates on performance, and continued access to our advice.

Duty of Disclosure of Information

Any failure to disclose material information may invalidate your claim and render your policy void.

Cancellation of a Contract of Insurance

If you have taken out a life insurance contract, you may cancel the contract by giving notice in writing to us within 30 days after the date you were informed the contract is on cover. The giving of notice of cancellation by you will have the effect of releasing you from any further obligation arising from the contract of insurance. The insurer cannot impose any costs on you other than the cost of the premium for the period of cover. This right to cancel does not apply where, in respect of life insurance the contract is for a duration of six months or less.

New Business & Renewal

If you have taken out a life insurance contract, you may cancel the contract by giving notice in writing to us within 30 days after the date you were informed the contract is on cover. You are under a duty to pay your premium within a reasonable time, or otherwise in accordance with the terms of the contract of insurance. A court of competent jurisdiction can reduce the pay-out to you if you are in breach of your duties under the Act, in proportion to the breach involved.

Conflicts of interest

It is the policy of our firm to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises we will advise you of this in writing before providing you with any service. A full copy of our conflicts of interest policy is available on request.

Default on payments by clients

Our firm will exercise its legal rights to receive payments due to it from clients (fees and insurance premiums) for 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.

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.

Mortgage lenders may seek early repayment of a loan and interest if you default on your repayments. Your home is at risk if you do not maintain your agreed repayments.

Complaints

Upon receipt of an oral complaint, we will provide the option to have the complaint addressed through the firm's established complaints procedure. We will permit and facilitate submission of complaints in writing by post and by electronic means. We will acknowledge your complaint in writing within 5 working days and we will fully investigate it. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 working days starting from the date on which the complaint is made. On completion of our investigation, we will provide you with a written report of the outcome. In the event that you are still dissatisfied with our handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaint's procedure is available on the firm's website (if applicable) and on request.

Data Protection

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions comply with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. The data which you provide to us will be held on a computer database (CRM) and paper files for the purpose of arranging transactions on your behalf.

Nestegg Life and Pensions Ltd t/a Nestegg Life and Pensions is committed to protecting and respecting your privacy. We wish to be transparent on how we process your data and show you that we are accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice which is given to all clients at the time of data collection.

We will ensure that this Privacy Notice is easily accessible. Please refer to our website. If this medium is not suitable, we will ensure you can easily receive a copy by hard copy. You have the right at any time to request a copy of any 'personal data' within the meaning of the GDPR that our office holds about you and to have any inaccuracies in that information corrected. Please contact us at irene@nestegglifeandpensions.ie if you have any concerns about your personal data.

We would also like to keep you informed of mortgage, insurance, investment, and any other services provided by us or associated companies with which we have a formal business arrangement; which we think may be of interest to you. We would like to contact you by way of letter, email, or telephone call. If you do not wish to receive such marketing information please tick the box in the Terms of Business acknowledgement letter.

We may receive referrals from such firms and may advise them of any transactions arranged for you.

Compensation Scheme

We are members of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. See below for details.

Investor Compensation Scheme

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 our 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 an 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 the Investor Compensation Company Ltd. at (01) 224 4955.

Brokers Ireland Compensation Fund

We are also members of the Brokers Ireland 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. Further details are available on request.

Periodic Suitability Assessment Statement

While we don't carry out periodic assessment each year, we do arrange to meet with clients on a regular basis and on request, to discuss the policies in place. We can at this time, review the risk profile and fund performance of investment managers and specific funds, if needed. If your personal circumstances change at any stage we recommend you make us aware of these changes to ensure your policies still meet your needs and financial objectives.

Professional Indemnity Insurance

Nest Egg Life and Pensions Ltd trading as Nestegg Life and Pensions has Professional Indemnity Insurance in place to protect the firm against their legal liability towards third parties for loss arising from professional negligence up to a limit of €1,600,000 in any one claim.

Effective Date: These Terms of Business are effective from 01st March 2026 until further notice.

Contact Details:

Nest Egg Life and Pensions Ltd t/a Nestegg Life and Pensions

Pullamore

Cavan

H12 P403

087 6672574

Appendix 1

We have Agency Agreement with the following companies –

Life & Pensions & Investments

• Irish Life	• Aviva Life & Pensions
• Standard Life	• Royal London
• New Ireland	
• Zurich Life & Pensions	