

Executive Benefits Limited

Athgoe Lodge, Newcastle, Co. Dublin. Phone/Fax: (01)4589369.

Internet: www.ebl.ie Email: info@ebl.ie

Executive Benefits Limited is regulated by the Central Bank of Ireland

To: Name: _____
Address: _____

Terms of Business.

I attach for your information a document setting out the terms under which my firm will provide insurance and investment business services to you.

You should read through this document and if there are any matters on which you require clarification I will be happy to explain the matter in more detail.

These terms will remain in force and will apply to any business service provided to you now or at a future date. Should my firm change any of its business terms at a future date I will advise you in writing in advance of the changes.

Please sign this letter as confirmation that you received and understand the terms of business, and return it to me at the above address.

Yours sincerely,



**Tony Gleeson B.Comm., AIIPM
Director**

CLIENT ACKNOWLEDGEMENT:

I acknowledge and confirm that I have been provided with a copy of the Terms of Business of Executive Benefits Limited and that I have read through and understand these terms. I also authorise you to hold my personal data on file, to contact me in writing, by telephone or by email in respect of financial services matters, and to obtain or provide any relevant information in respect of my existing policies or investments directly from or to the appropriate data processors, product or investment providers that we hold products with. I further authorise you to provide me with details of any products which Executive Benefits Limited may deem it in my best interests to be aware of.

Signed: ----- Dated: -----

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TERMS OF BUSINESS of Executive Benefits Limited

These Terms of Business set out the basis on which Executive Benefits Limited will provide business services to you as an individual private client of the firm. Please take a few minutes to read through these and if you have any questions I will be happy to answer them.

The full name and address of the firm and communication details are set out on the top of this document.

Executive Benefits Limited is regulated by the Financial Regulator.

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 attached.*

The products for which Executive Benefits Limited has appointments to act in relation to are all life assurance products and these include life assurance policies, specified serious illness and other protection type policies, pension policies, personal retirement savings accounts, tracker bonds, and savings and investment life assurance policies.

Executive Benefits Limited may receive commission and other payments from the product producer to whom orders are transmitted. 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, and full details will be included with your cooling-off letter.

Executive Benefits Limited may also charge you a fee for the services provided. In particular, if we arrange a product for you with a product producer with whom we do not hold an appointment in writing then we will charge you a fee for our services. This fee will reflect the average level of commission payable by other product producers for similar types of products.

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

Executive Benefits Limited 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 the firm for clients arising from payments by the firm on behalf of clients who subsequently default in any payment due to the firm.

Product producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your product terms and conditions.

Any complaint that you may have in relation to the business services provided should be made in writing to the firm outlining the nature of your complaint. Any such complaint will be acknowledged within 14 days. The complaint will be fully investigated by Executive Benefits Limited 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. In the event that you remain dissatisfied with the firm's handling and response to your complaint you are entitled to refer your complaint to the Financial Regulator.

Executive Benefits Limited is a member of the Investor Compensation Scheme, which provides certain remedies to eligible clients on default by the firm. The main details of the operation and conditions of the Scheme are attached. Your legal rights against the firm are not affected by this scheme.

DATE: These Terms of Business are valid from September 2007 until further notice.

Product producers from which Executive Benefits Limited holds written letters of appointment to act as an intermediary.

Name of Product Provider.	Nature of the products.
<i>Irish Life Assurance plc.</i>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies.</i></p> <p><i>Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans. PRSAs</i></p>
<i>New Ireland Assurance</i>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies.</i></p> <p><i>Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans. PRSAs</i></p>
<i>Friends First</i>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies.</i></p> <p><i>Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans. PRSAs</i></p>

<p><i>Aviva Life & Pensions (Hibernian Life & Pensions)</i></p>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies.</i></p> <p><i>Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans.</i></p> <p><i>PRSAs</i></p>
<p><i>Canada Life</i></p>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies.</i></p> <p><i>Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans.</i></p> <p><i>PRSAs</i></p>
<p><i>Standard Life</i></p>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies.</i></p> <p><i>Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans.</i></p> <p><i>PRSAs</i></p>

<p><i>Zurich Life (Eagle Star)</i></p>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies. Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans. PRSAs</i></p>
<p><i>Phoenix Ireland (Scottish Provident)</i></p>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies. Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans.</i></p>
<p><i>Caledonian Life</i></p>	<p><i>Life assurance cover, specified serious illness cover, hospital cash cover and accident cover, income protection, and other protection policies. Lump sum investments in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Regular contribution savings plans in various types of non-linked, unit-linked, and other collective investment funds.</i></p> <p><i>Pension planning and retirement income plans.</i></p>
<p><i>Independent Trustee Company Limited</i></p>	<p><i>Small Self-Administered Pension Schemes.</i></p> <p><i>Pension planning and retirement income plans</i></p> <p><i>Self Administered ARFs</i></p> <p><i>Self Administered PRSAs.</i></p>
<p><i>BCP Asset Management</i></p>	<p><i>Tracker Bonds.</i></p>

Investor Compensation Act, 1998.

Under Section 38 (1) of the Investor Compensation Act, 1998 I wish to draw your attention to the following:

- (a) 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;
- (b) Executive Benefits Limited is a member of the compensation scheme;
- (c) compensation may be payable where money or investment instruments owed or belonging to clients and held, or in the case of investment instruments, administered or managed by my firm cannot be returned to those clients for the time being and there is no reasonably foreseeable opportunity of the firm being able to do so;
- (d) a right to compensation will arise only:
 - (a) if the client is an eligible investor as defined in the Act;
 - (b) if it transpires that my firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and
 - (c) to the extent that the client's loss is recognised for the purposes of the Act:
- (e) where an entitlement to compensation is established, the compensation payable will be the lesser of:
 - (a) 90 per cent of the amount of the client's loss which is recognised for the purposes of the Investor Compensation Act, 1988; or
 - (b) compensation of up to EUR20,000.



FINANCIAL REGULATOR
Rialtóir Airgeadais

PO Box No 9138 T +353 1 224 4000
COLLEGE GREEN, F +353 1 671 6561
DUBLIN 2, IRELAND www.financialregulator.ie

Statement of Authorised Status

Executive Benefits Limited ('the firm') (Ref. No.8575) is authorised under Section 10 of the Investment Intermediaries Act, 1995 (as amended).

As an Authorised Advisor, Executive Benefits Limited is authorised to provide broad based investment advice and to receive and transmit orders in respect of the following investment instruments:

1. Tracker Bonds
2. Insurance policies
3. Personal Retirement Savings Accounts ('PRSAs')

When receiving and transmitting orders in relation to insurance policies and/or PRSAs the firm may only accept cash or cheques/bank drafts from clients payable to itself where:

- (i) an insurance undertaking has invited renewal of a policy of insurance, or
- (ii) a proposal for insurance and/or PRSAs has been accepted by an insurance undertaking.

In all other circumstances cheques/bank drafts or other payment instruments must be made payable to the product producer.

For and on behalf of the Irish Financial Services Regulatory Authority:

Signed:

Signed:

