

Remuneration and Fee Schedule

Future Wealth Limited, trading as **Starlight Wealth**, is regulated by the Central Bank of Ireland as an Investment Intermediary under the Investments Intermediaries Act, 1995 and is registered as an Insurance Intermediary under the European Union (Insurance Distribution) Regulations, 2018 under institution authorisation code C496326. When we refer to “we”, “us”, “our” or “the company”, we mean Starlight Wealth.

The Background

All intermediaries must make available in their public offices, or on their website, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

Our Services

Our principal business is to provide advice, and arrange transactions on behalf of clients, in respect of investments, pensions, and life insurance products. A full list of product producers and deposit institutions with which we deal is available on request.

Starlight Wealth is not a tied agent with respect to the services it provides. We provide investment intermediary services with respect to the **Starlight Smart Account** on the basis of independent advice. This means that the firm does not accept or retain any third party payments (i.e. commissions) from product producers with respect to the **Starlight Smart Account**. We have entered into an agency agreement with a third party with respect to the provision of pension products such as PRSAs, ARFs and PRBs under which such party will pay us commissions, but we are not currently offering these products to clients.

How we are remunerated

Our primary basis for remuneration is through applying a fee charged on the value of our clients' (your) assets on account. As we do not receive any initial or ongoing commission from product producers, such as life companies or fund managers with respect to the **Starlight Smart Account**, we have no incentive to choose one provider over another based on a commission they may pay us. Our investment advice is based purely on investments that we believe are suitable for your needs, circumstances, financial situation, and risk appetite. As your assets grow, our remuneration will grow.

Our remuneration promises to you:

- Market Leading Fee Proposition: 100% of your money will be allocated to your account, no contribution or exit fees.
- Transparency: we will always provide full transparency on any fees or charges that we will take from your contributions and fund.
- Integrity: we will never charge you any hidden fees or charges.

How charges will be applied:

Starlight Smart Account: Our fee is 0.75% per annum charged on the value of the assets in your account and is accrued daily and charged monthly in arrears. This fee will be automatically debited on the first Business Day of each month.

Changes to our fees or charges:

We may need to change what we charge you. You will receive minimum 30 days' notice of any changes via your Starlight Client Portal.