



curran
futures

Possibility
Awaits

Schedule of Fees

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INTRODUCTION

This Schedule of Fees outlines the typical charges associated with the financial planning, investment, and advisory services we provide at Curran Futures. It sets out the general terms under which we are remunerated and clarifies the respective responsibilities of both Curran Futures and our clients.

All fees are discussed and agreed with you in advance of any engagement, recommendation, or product implementation.

How Fees Are Determined

Where fees are shown as a range, the specific charge applicable to your circumstances will be agreed in advance and clearly outlined in your personalised Statement of Suitability. The factors that may influence the level of fee and/or annual management charged include:

- The size of your investment, pension, or savings
- The level of service and advice required
- The complexity of your financial arrangements
- The timeline or term of the product or advice required
- The size or structure of a scheme
- Any preferential pricing available in the market at the time
- Adviser discretion and competitive market conditions

These Terms of Business are valid from July 2025 until further notice

INITIAL CONSULTATION

Complimentary

We offer a free introductory meeting to understand your goals and explain how we work. There's no obligation to proceed.

FINANCIAL PLANNING PROGRAMMES

Monthly Subscription

PROGRAMME	MONTHLY FEE (EX-VAT)	PAYMENT METHOD
EXECUTIVE	€100	Standing Order
WEALTH	€200-€300	Standing Order
BUSINESS SLA	€250-1000	Standing Order

TIME BASED FEES

For clients who prefer not to join a programme, we offer one-off advice or project work

ROLE	MONTHLY FEE (EX-VAT)	PAYMENT METHOD
CEO:	€300	Invoice
Senior Advisor:	€200	Invoice
Administrator:	€100	Invoice

These fees cover preparation, analysis, meetings, and follow-up. They do not include ongoing service unless agreed separately.

PRODUCT IMPLEMENTATION FEE

Implementation fees apply when we arrange pension or investment products based on our recommendations.

ACCOUNT TYPE	ONE-OFF FEE	PAYMENT METHOD
Pension (Insured & Platform Based Contracts)	€250	Deducted from product (or invoice on request)
Pension (Self Directed)	€500	Deducted from product (or invoice on request)
Investment (Non-Pension)	€250	Deducted from product (or invoice on request)
Investment (Through Self Directed Pension)	No charge	N/A

These fees cover application preparation & the co-ordination required to set up the product

ANNUAL MANAGEMENT CHARGE (AMC)

Where ongoing advice and administration of your investment portfolio is required, we may receive commission from the platform or product provider. This is deducted from the asset value. No additional VAT is applied unless required (e.g., in self-directed schemes).

ACCOUNT TYPE		PAYMENT METHOD
Portfolio	Between 0.5% and 1.25% of your fund value per year	Deducted from fund by provider

These charges cover ongoing advice, portfolio oversight, periodic reviews, and client support for the duration of the investment relationship. The specific rate that applies will be based on the same factors outlined in the introduction to this document.

AMENDMENTS

Curran Futures reserves the right to amend its Schedule of Fees and the services which are referred to in this document. . If any material changes are made to this schedule, we will notify you and publish the updated version on our website.