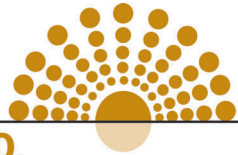


Andrew Johnston



WEALTH MANAGEMENT LTD.

Terms of Business

Andrew Johnston
Andrew Johnston Wealth Management
60 Pebble Bay
Wicklow

Telephone: 0404 66865
Fax: 0404 66464

C25, Wicklow Enterprise Park,
The Morrough, Wicklow Town,
Wicklow

Telephone: 0404 66433
Fax: 0404 66464
Website: www.wealthman.ie



Services which Andrew Johnston Wealth Management Ltd provides:

Andrew Johnston Wealth Management Ltd is regulated by the Financial Regulator as a Multi-Agency Intermediary and as a Mortgage Intermediary and complies with their rules and regulations.

The range of services that Andrew Johnston Wealth Management Ltd. provides are intended to give investment advice based on the products offered by the product producers from whom a written letter of appointment is held. A list of the product producers with which Andrew Johnston Wealth Management Ltd. holds an agency appointment with is attached.

We are authorised to provide investment advice on a broad basis. Included in the advice offered is:

- Life Assurance – Level, Convertible & Decreasing Term, Income Protection
- Serious Illness
- Permanent Health Insurance (Income Protection)
- Savings
- Investments Bonds
- Executive Pensions
- PRSAs (Personal Retirement Savings Accounts)
- Key Man
- Personal Pensions
- Approved Retirement Funds
- Mortgages
- Health Care (Hibernian Aviva Health)
- Co-Directors Cover

Commission

Andrew Johnston Wealth Management Ltd. is paid a commission on business placed with each product provider it holds an appointment with. This payment is taken into account in the quotation provided to you and summary information is contained in the product information document. Before completion of your application, it is important that you receive this information and that you understand the details contained therein (or “it contains”). Full details will be included in the cooling-off letter issued by the product provider.



Fees

Andrew Johnston Wealth Management Ltd does not charge fees.

Conflicts of interest

It is our policy to avoid any conflict of interest when providing a service to our clients. Where an unavoidable conflict of interest arises, Andrew Johnston Wealth Management Ltd. will make the customer immediately aware of the situation. However, it is the stated aim of Andrew Johnston Wealth Management Ltd. not to engage in any conflict of interest. At all times Andrew Johnston Wealth Management Ltd. endeavours to act to the best advantage of its customers in recommending the most suitable solution to each individual need.

Customer Defaulting

A product provider may withdraw benefits on a policy where non-payment occurs. Details of such circumstances are contained in the policy terms and conditions of the product provider and issued to each client.

Investor Compensation Scheme

Andrew Johnston Wealth Management Ltd. contributes to the Investor Compensation Scheme. This provides payments to customers where a member firm defaults and the main conditions of the operation of the scheme are available on request.

These Terms of Business are valid from 1st January 2008 until further notice.

Received from Andrew Johnston Wealth Management Ltd

Signed: _____ (Client 1) _____ (Client 2)

Date: _____



Complaints

If you would like to talk to us on how we could improve our service to you if you are unhappy with any aspect of the service you are receiving, please let us know by writing to Andrew Johnston. We will carefully consider any complaint you may have and will respond within 14 days. If we do not answer your complaint to your satisfaction you may of course take up the matter with the Irish Financial Services Regulatory Authority at the following address:

Irish Financial Services Regulatory Authority
PO Box No 9138
College Green
Dublin 2

The above represents the Terms by which we do business and by transacting business with us they are deemed acceptable by you

Agency List:

Hibernian Aviva Health	Standard Life	Irish Life	Canada Life
Hibernian Aviva Life	New Ireland	Caledonian Life	Zurich
Friends First	You Talk. We Listen Ltd t/a The Mortgage Shop		
Phoenix Buildings t/a The Buildings and Loan Ltd			

Andrew Johnston
Andrew Johnston Wealth Management
60 Pebble Bay
Wicklow

Telephone: 0404 66865
Fax: 0404 66464

C25, Wicklow Enterprise Park,
The Morrough, Wicklow Town,
Wicklow

Telephone: 0404 66433
Fax: 0404 66464
Website: www.wealthman.ie