

## Commission and Remuneration Summary

Cadence Capital Advisors Limited (“Cadence”) acts as an intermediary between you, the consumer, and certain product and service providers with whom we place business on your behalf.

In accordance with the Consumer Protection Code (as amended, including changes due to take effect from March 2026), Cadence is required to make available a clear summary of all arrangements for fees, commissions, other rewards or remuneration that it has agreed with product producers or that are charged to clients.

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### What is Commission?

For the purposes of this document, commission refers to any payment or other form of remuneration paid by a product producer or third party to an intermediary in respect of products or services arranged for a client. Commission arrangements can include, but are not limited to, initial commission, trail or renewal commission, or payments linked to the value or performance of investments.

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### Commission Arrangements

Cadence Capital Advisors Limited does not receive commission in respect of its core advisory services.

In limited circumstances, and only where fully disclosed in advance, Cadence may receive an introductory fee in respect of certain private investments. Any such fees will be clearly disclosed to the client prior to proceeding and detailed in the relevant Statement of Suitability.

**Any potential conflicts of interest arising from such introductory fees are identified, managed and mitigated in accordance with Cadence’s Conflicts of Interest Policy, with the client’s best interests paramount at all times.**

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### Non-Monetary Benefits

Cadence may receive minor non-monetary benefits which are permitted under applicable regulation, such as attendance at product provider seminars or educational events.

Cadence is precluded from accepting hospitality or benefits that could impair, or be perceived to impair, our independence, including but not limited to sporting events, leisure trips or entertainment.

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### **Advisory and Management Fees**

Cadence is remunerated by charging an **annual** management/advisory fee based on the value of the assets under advice.

The annual management fee typically ranges from 0.5% to 1.5%, depending on individual client circumstances.

The fee applied to a client will be agreed in advance and may vary based on factors including, but not limited to:

- Client segmentation
- Adviser discretion
- Portfolio size
- Complexity of advice required

All fees are fully disclosed to clients prior to engagement and are reviewed on an ongoing basis to ensure they remain appropriate and transparent.

**Fees are exclusive of any underlying product or investment costs charged by third-party providers.**

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### **Additional Fees**

In addition to the standard management/advisory fee, additional entry or transaction fees may apply in limited circumstances, such as where a client elects to invest in an off-platform investment.

Any such fees are outside of the normal management fee and will be fully disclosed to the client in advance. Details of the fees applicable to each off-platform investment will be clearly outlined in the relevant Statement of Suitability prepared for that specific recommendation.

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### **Fee Deduction and Remittance**

Where applicable, clients may agree for their advisory fees to be deducted directly from their investment accounts and paid to Cadence Capital Advisors Limited. In such cases, the relevant investment firm acts on the client's instruction in facilitating payment of the agreed fee from the client's assets.

Cadence has arrangements with a number of investment firms, including UBS, Conexim Advisors Limited, Lombard Odier (Europe) SA, Quest Capital Trustees, TMF International Trustees and Independent Trustee Company (ITC).

**In all cases, Cadence introduces clients to the relevant investment firm. Cadence does not receive commission or referral fees from these providers in respect of its core advisory and discretionary services.**

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### **Regulatory Status**

Cadence Capital Advisors Limited is regulated by the Central Bank of Ireland.