

# Power

LIFE & PENSIONS LIMITED

Kitestown,  
Crossabeg,  
Co. Wexford.  
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www.powerlifeandpensions.com

www.annuities.ie

- Pensions &  
Retirement Planning

Date: \_\_\_\_\_

- Life Assurance

## Terms of Business

- Investments

Dear

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

- Deposit Broker

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.

- Serious Illness  
Cover

These terms will remain in force and shall 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.

- Keyman  
Cover

## Data Protection

Power Life & Pensions Ltd complies with the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. Your data will be passed to the relevant product producers with whom Power Life & Pensions Ltd has agencies for the purpose of arranging transactions agreed with you.

- Partnership  
Cover

Yours sincerely,

- Co. Directors  
Cover

\_\_\_\_\_

**John Power**

- Estate Planning

## CLIENT ACKNOWLEDGEMENT

- Income Protection  
Cover

***I/We acknowledge and confirm that I/we have been provided with a copy of the Terms of Business of Power Life & Pensions Ltd and that I/we have read through and understand these terms.***

- School &  
Educational Fees

***I/We acknowledge and confirm that I/we have been provided with a copy of the Privacy Notice of Power Life & Pensions Ltd and that I/we have read through and understand the document contents.***

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

**DIRECT MARKETING**

I / We consent to Power Life & Pensions Ltd making contact with me/us in relation to the Pensions, Life Assurance , health Insurance (customer to delete where applicable) provided by Power Life & Pensions Ltd.

*Please tick each of the ways in which you wish us to contact you;*

Letter  Landline  Mobile Phone  Email  SMS Text

**Terms of Business of Power Life & Pensions Ltd**

These terms of business will remain in force and shall 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 at our next meeting.

- The full name and address of the firm is set out on the top of this document.
- Power Life & Pensions Ltd is authorised and regulated by the Central Bank of Ireland. Central Bank reference number is 29492.
- Power Life & Pensions Ltd is registered to undertake insurance mediation under the European Union ( Insurance Distribution) Regulations 2018, as an Investment Intermediary, authorised under Section 10 of the Investment Intermediaries Act, 1995, and as an Investment Product Intermediary, under Section 31 of the Investment Intermediaries Act, 1995 (as amended). Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 1890 777 777 or alternatively visit their website at [www.centralbank.ie](http://www.centralbank.ie) to verify our credentials. (Our reference number is 29492)
- Power Life & Pensions Ltd is subject to the Minimum Competency Code 2011, the Consumer Protection Code 2012 and Fitness and Probity standards which can be viewed on [www.centralbank.ie](http://www.centralbank.ie)
- Power Life & Pensions Ltd offers a range of products and services including life assurance, pensions and investments.

- Power Life & Pensions Ltd holds written appointments with a number of insurance undertakings, lenders and product producers; however, Power Life & Pensions Ltd has selected one preferred product producer, Irish Life Assurance Plc for life insurance plans (including life assurance, specified illness cover, income protection, unit linked savings, investments, and pension plans), tracker bonds, and Personal Retirement Savings Accounts (PRSAs). Analysis of the market will be limited to products provided by Irish Life Assurance Plc. A list of the product producers with which Power Life & Pensions Ltd holds an agency appointment outlined at the end of this document.
- Power Life & Pensions Ltd may receive commission and other payments from the life assurance provider to whom orders are transmitted. Summary details of these payments will be included in a product information document, under the Customer Information Notice section, which you are legally entitled to receive before an application for a product is completed. These payments are included in the charges of your product. Any ongoing commission shown in the Customer Information Notice will be paid to me as long as I continue to be your Financial Adviser. The full details of the commission Power Life & Pensions Ltd receives for Life Assurance products (excluding Company Pensions products) will be included in your Welcome Pack which is issued to you. Details of company pension and bank product commission are available upon request. In certain circumstances the firm may charge you a fee for the services provided. If we do this we will provide you with a written estimate of this in advance of providing any business service.
- Power Life & Pensions Ltd complies with the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018. The data which you provide to us will be held on a computer database and paper files for the purpose of arranging transactions on your behalf. Your data will be passed to the relevant product producers with whom Power Life & Pensions Ltd has agencies for the purpose of arranging transactions agreed with you. Your data will be processed only in ways compatible with the purposes for which it was given and as outlined in our Data Privacy Notice and Data Protection Policy and Procedures. This information will only be used to provide you with business services, to meet any legal and regulatory obligations, and for legitimate business reasons. From time to time, we will send information about other financial products and services, provided by us or associated companies with which we have a formal business arrangement, which we think may be of interest to you. You have the right to ask us not to send you this marketing material and, at any time you can 'opt out' of receiving marketing material. You have a right to see the information that is held on you and you can do this by writing to me at the address given. We would like to contact you by way of letter, email or telephone call. If you would like to receive to receive such marketing information please complete the permission statements contained in the Terms of Business Client Acknowledgement Letter attached. You have the right at any time to request a copy of any 'personal data' within the meaning of the GDPR) that our office holds about you and to have any inaccuracies in that information corrected. Please contact us at [john.power@powerlifeandpensions.com](mailto:john.power@powerlifeandpensions.com) if you have any queries about your personal data.