

# Aidan Staunton

## Financial Advisor

*Aidan Staunton is a self-employed agent of Clear Financial.*

Work IQ  
Innovation Centre  
Belgard Square North  
Tallaght, Dublin 24 D24 E1TT  
t: +353 1 458 7576  
m: +353 87 2867310  
[www.clearfinancial.ie](http://www.clearfinancial.ie)

### Terms of Business Acknowledgement Letter

Terms of Business Effective Date: 20th February 2026

Client(s) Name (s):

#### Status

Aidan Staunton is regulated by the Central Bank of Ireland and is a self-employed agent of MB Planning Limited trading as Clear Financial.

#### Terms of Business

Attached are my Terms of Business, which outline the basis on which I provide services to my clients. Please ensure that you read this document carefully. These Terms of Business apply to all business transactions undertaken for you or services provided to you and will remain in force until further notice. Should we make any material changes to our Terms, I will advise you in advance of providing any further services to you.

#### Retention of Records

As I am not currently a client of the Company if I choose not to proceed with a product now, I agree that the firm may keep my records for up to 12 months.

I consent: ☐

I do not consent: ☐

#### Consent to Contact

Aidan Staunton takes your data protection seriously and will only use your data as discussed with you in the privacy statement.

However, from time to time Aidan Staunton may wish to contact\* you with details of other insurance products, investment products, competitions, and any other services provided by us or associated companies.

Agreed methods of contact\*

☐ Email ☐ Phone ☐ SMS ☐ Post ☐ Please do not contact me

Customer Signature(s): \_\_\_\_\_ Date: \_\_\_\_\_

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

\* Even if you do subscribe now, you can always unsubscribe at any time.

Yours sincerely  
Aidan Staunton

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### Terms of Business – Effective from 20<sup>th</sup> February 2026

#### Aidan Staunton

These Terms of Business set out the general terms under which I will provide business services to you and the respective duties and responsibilities of both you and me in relation to such services. Please ensure that you read these terms thoroughly and if you have any queries, I will be happy to clarify them. If any material changes are made to these terms, I will notify you.

#### Authorisation with the Central Bank of Ireland

Aidan Staunton (Ref: C87194) is regulated by the Central Bank of Ireland as an insurance intermediary registered under the European Union (Insurance Distribution) Regulations 2018. Copies of my authorisation is 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 my credentials.

#### Codes of Conduct

Aidan Staunton is subject to the Consumer Protection Code, Minimum Competency Code and Fitness & Probity Standards which offer protection to consumers. These Codes can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

#### My Services

Aidan Staunton is a self-employed agent of MB Planning Ltd, trading as Clear Financial, Work IQ, Innovation Quarter, Belgard Square North, Tallaght, Dublin D24.

As an insurance intermediary my principal business is to provide advice and arrange transactions on behalf of clients in relation to life insurance and pensions products. The range of services that I provide is based on the products offered by the product producers from whom a written letter of appointment is held by MB Planning Ltd. A list of those product producers is available on request.

#### Other Investment Business Services

In accordance with the Investment Intermediaries Act 1995, MB Planning Ltd take full and unconditional responsibility for any investment business services (including investment advice) provided by me, other than services relating to insurance products. Aidan Staunton is remunerated by commission for this business. MB Planning Ltd Terms of Business apply to any investment business services provided by me (other than insurance services). A copy of MB Planning Ltd trading as Clear Financials' Statement of Authorised Status is available on request.

Please note that Aidan Staunton offers advice on a limited analysis basis for certain investment products offered by investment firms regulated under the MiFID Regulations IIA Article 3 through my Clear Financial MB Planning Ltd agency. A list of these product providers is available on request.

#### Fair and Personal Analysis

The concept of fair and personal analysis describes the extent of the choice of products and providers offered by an intermediary within a particular category of life assurance, general insurance, mortgages,

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and/ or a specialist area. The number of contracts and providers considered must be sufficiently large to enable an intermediary to recommend a product that would be adequate to meet a client's needs.

The number of providers that constitutes 'sufficiently large' will vary depending on the number of providers operating in the market for a particular product or service and their relative importance in and share of that

market. The extent of fair analysis must be such that could reasonably be expected of a professional conducting business, taking into account the accessibility of information and product placement to intermediaries and the cost of the search.

In order to ensure that the number of contracts and providers is sufficiently large to constitute a fair and personal analysis of the market, I will consider the following criteria:

- the needs of the customer,
- the size of the customer order,
- the number of providers in the market that deal with brokers,
- the market share of each of those providers,
- the number of relevant products available from each provider,
- the availability of information about the products,
- the quality of the product and service provided by the provider,
- cost, and
- any other relevant consideration.

A list of Product Providers is available on request. I am remunerated by commission for the advice I provide on our insurance-based investment products.

### **Investment Intermediary Services**

Please note that I offer advice on a limited analysis basis for certain investment products offered by investment firms regulated under Mifid Regulations. A list of these product providers is available on request. I am remunerated by commission for our investment intermediary services.

### **Life & Pensions/Life Wrapped Investments**

Aidan Staunton acts as a Broker which means that the principal regulated activities are provided on the basis of a fair and personal analysis on the market. Aidan Staunton provides life assurance, pensions, and investments on a fair and personal analysis basis, i.e. on the basis of a sufficiently large number of products and product producers available on the market through my agency with MB Planning Limited trading as Clear Financial. This enables Aidan Staunton to make a recommendation, in accordance with professional criteria, regarding products that are appropriate to my clients' needs.

Aidan Staunton will provide assistance to you for any queries you may have in relation to any policies or investments that Aidan Staunton recommends or arranges for you or in the event of a claim during the life of the policy or investment and we will explain to you the various restrictions, conditions, and exclusions attached to your policy. However, it is your responsibility to read the policy/investment documents,

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literature, and brochures, including key features documents, and terms & conditions to ensure that you understand the nature of the policy cover, particularly in relation to PHI and serious illness policies.

Specifically, on the subject of permanent health insurance policies it is my policy to explain to you: a) the meaning of disability as defined in the policy; b) the benefits available under the policy; c) the general exclusions that apply to the policy; and d) the reductions applied to the benefit where there are disability payments from other sources. For a serious illness policy, I will explain clearly to you the restrictions, conditions and general exclusions that attach to that policy.

Any failure to disclose material information may invalidate a claim and render your policy void. You must inform and disclose any material information including any material changes that might take place between the time you complete an application form and the time you pay the first premium. To assist me in providing you with a comprehensive service and to keep my records up-to date as soon as possible, please notify me of any changes to your personal circumstances, e.g., name change, change of address, etc.

### **Sustainability Factors – Investment/IBIPs/Pension Advice**

In accordance with the Sustainable Finance Disclosure Regulation (SFDR'), Aidan Staunton informs you that when providing advice on insurance-based investment products/Investments, I will assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation to the products proposed/advised on. This means that I assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

Aidan Staunton integrates these risks into my advice in the following way: e.g. I review product provider literature in relation to sustainability risks; I liaise with the providers in relation to any queries in relation to the funds. This information is reviewed by Aidan Staunton on an ongoing basis.

Aidan Staunton takes due care so that the internal remuneration policy with respect to investment or insurance advice on insurance-based investment products ('IBIPs') promotes sound and effective risk management in relation to sustainability risks and does not encourage excessive risk-taking with respect to sustainability risks.

When assessing products, Aidan Staunton will consider the different approaches taken by product providers in terms of them integrating sustainability risks into their product offerings. This will form part of the analysis for choosing a product provider.

### **Commission and charges**

MB Planning Ltd trading as Clear Financial, is remunerated by commission and other payments from product producers on completion of business. A summary of the details of all arrangements for any fee, commission, other rewards, or remuneration paid or provided to us which have agreed with product providers is available in our office or on our website – [www.clearfinancial.ie](http://www.clearfinancial.ie). Aidan Staunton receives a share of this commission from MB Planning Ltd.

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Aidan Staunton reserves the right in certain circumstances to charge a fee. The standard hourly fee will be capped at a maximum of €350 per hour. If Aidan Staunton receives a commission from a product producer, this may be offset against the fee which we will charge you. Where the commission is greater than the fee due, the commission may become the amount payable to the firm unless an arrangement to the contrary is made.

Aidan Staunton is remunerated by commission and other payments from product producers on completion of business. A summary of the details of all arrangements for any fee, commission other reward or remuneration paid or provided which have agreed with product providers is available in the office or on the website – [www.clearfinancial.ie](http://www.clearfinancial.ie).

Further details may be included in the policy/investment documents issued by the product provider when your policy or investment is in force. Where we receive recurring commission, this forms part of the remuneration for the initial advice provided.

I wish to inform you that I receive ongoing remuneration from Product Providers in respect of the financial service provided to you. This remuneration is based on a percentage of the value of your investment, annual premiums, etc. and is intended to cover the ongoing service that I provide to you in relation to this product. The nature of the service for which this remuneration is payable includes e.g. regular reviews of your

product, updates on performance, and continued access to my advice.

### **Clawback**

If Aidan Staunton we receives commission from a product provider [and off-set the commission against the fee which Aidan Staunton would otherwise have charged you] but the commission is subsequently clawed-back by the provider because of early encashment by you or because of the transferring of the assets or business to another provider or in any circumstances consequent on your actions or omissions, Aidan Staunton will charge a fee to you that is equal to [100% of] the clawed-back commission. That fee will be owing in simple contract upon the claw- back of the commission.

### **Regular Reviews**

It is in your best interests that you review, on a regular basis, the products which we have arranged for you. As your circumstances change, your needs will change, which may result in you having insufficient insurance cover and/or inappropriate investments. I would therefore advise that you contact me to ensure that you are provided with up-to-date advice and products best suited to your needs.

### **Ongoing Suitability**

Investments - Our services do not include ongoing suitability assessments.

Insurance-based Investment Products - Our services do not include ongoing suitability assessments.

### **Consumers: Duty of Disclosure when completing documentation for new business**

You are required to answer all questions posed by us or the insurer honestly and with reasonable care – the test will be that of the ‘average consumer’. Average consumer as per Directive No. 2005/29/EC of the

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European Parliament and of the Council of 11 May 2005 is reasonably well informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors.

Specific questions will be asked. Where you do not provide additional information (after being requested to do so) it can be presumed that the information previously provided remains unchanged.

An insurer may repudiate liability or limit the amount paid on foot of the contract of insurance, only if it establishes that non-disclosure of material information was an effective cause of the insurer entering into the relevant contract of insurance and on the terms on which it did.

### **Completed proposal forms/statement of fact**

Completed proposal forms or Statements of Facts will be provided to you. These are important documents as they form the basis of an insurance contract between the insurer and you the consumer. You should review and confirm that the answers contained within are true and accurate.

### **Commercial Customers: Non-Consumer Disclosure of Information**

It is essential that you should bring to my attention any material alteration in risk such as changes of address or use of premises. Any failure to disclose material information may invalidate your claim and render your policy void.

### **Conflicts of interest**

Michael Bradley is the sole (100%) shareholder of MB Planning Ltd trading as Clear Financial and is also the ultimate shareholder of the Solar 21 Group. Michael Bradley is a director of MB Planning Ltd, trading as Clear Financial, and is also a director of certain companies within the Solar 21 Group.

By signing the acknowledgment section on the last page of this document, you acknowledge that you are aware of these interests and that you still want to proceed with any recommended transactions.

At all times Aidan Staunton endeavors to act to the best advantage of its customers in recommending the most suitable solution to each individual need. It is the policy of Aidan Staunton to avoid conflicts of interest in providing services to you. However, where an unavoidable conflict of interest arises, I will advise you of this in writing before providing you with any service. A copy of our conflicts of interest policy is available on request.

### **Default/Non-payment by client**

Should a customer default on payment (fees and insurance premiums) due to Aidan Staunton, the legal right to pursue such payment will be exercised. Reimbursement will be sought for all payments made to insurers on behalf of clients where Aidan Staunton has acted in good faith in renewing a policy of insurance for the client.

A product provider may withdraw benefits or cover in the event of default on payments due under a policy of insurance or other product. Details of such circumstances are contained in the policy terms and conditions of the product provider and issued to each client.

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### Complaints

Upon receipt of an oral complaint, Aidan Staunton will provide the option to have the complaint addressed through Aidan Staunton's established complaints procedure. Aidan Staunton will permit and facilitate submission of complaints in writing by post and by electronic means. Aidan Staunton will acknowledge your complaint in writing within 5 working days and will fully investigate it.

Aidan Staunton shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 working days starting from the date on which the complaint is made.

On completion of our investigation, Aidan Staunton will provide you with a written report of the outcome. In the event that you are still dissatisfied with the handling of or response to your complaint, you are entitled to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). A full copy of our complaint procedure is available on request.

### Consumers in Vulnerable Circumstances

The Central Bank of Ireland's 2025 Guidance on Protecting Consumers in Vulnerable Circumstances defines a consumer in vulnerable circumstances as:

"A consumer whose personal circumstances, whether temporary or permanent, make them especially susceptible to harm, particularly where a regulated entity is not acting with appropriate levels of care."

If you consider yourself to be a consumer in vulnerable circumstances, Aidan Staunton recommends that you take additional time to fully understand any recommendations or advice you receive in relation to your financial needs and objectives. Aidan Staunton acknowledges that you may wish to avail of additional supports, such as having a Trusted Contact Person present during our interactions. If you require any additional support, please do not hesitate to ask, and Aidan Staunton will be happy to make the necessary arrangements.

### Data Protection

Aidan Staunton is subject to the requirements of the General Data Protection Regulation 2018 and the Irish Data Protection Act 2018.

Aidan Staunton is committed to protecting and respecting your privacy. Aidan Staunton wishes to be transparent on how Aidan Staunton processes your data and show you that Aidan Staunton is accountable with the GDPR in relation to not only processing your data but ensuring you understand your rights as a client.

The data will be processed only in ways compatible with the purposes for which it was given and as outlined in the Data Privacy Notice (a copy of which has been provided to you with the Terms of Business).

Aidan Staunton may need to collect sensitive personal information relating to you or anyone to be named on your policy or residing in your household to process your application. It is your responsibility to ensure

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that you have obtained the permission of that person to allow us to process their sensitive personal data

as part of your application and to explain Aidan Staunton's Data Protection policy to them.

Aidan Staunton would also like to keep you informed of insurance, investment, and any other services provided by Aidan Staunton or associated companies with which Aidan Staunton may have a formal business arrangement, which Aidan Staunton may think may be of interest to you.

Aidan Staunton would like to contact you by way of letter, email, or telephone call. If you would like to receive such marketing information, please complete the permission statements contained in the Terms of Business acknowledgment letter attached. Aidan Staunton will ensure that the Privacy Notice is easily accessible. Please refer to the website [www.clearfinancial.ie](http://www.clearfinancial.ie), if this medium is not suitable, Aidan Staunton will ensure you can easily receive a copy by hard copy. Please contact us at [admin@clearfinancial.ie](mailto:admin@clearfinancial.ie) should you have any concerns about your personal data.

### **New Business & Renewal**

You may cancel a contract of insurance, by giving notice in writing to the insurer, within 14 working days after the date you were informed that the contract is concluded. This does not affect the notice periods already provided under European Union (Insurance and Reinsurance) Regulations 2015 ( [S.I. No. 485 of 2015](#) ) or the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 ( [S.I. No. 853 of 2004](#) ) which is 30 days in respect of life policies, irrespective of whether the sale took place on a non-face to face basis, and 14 days in respect of general policies and only on sales that took place on a non-face to face basis (distance sales).

The consumer is under a duty to pay their premium within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

A court of competent jurisdiction can reduce the pay-out to the consumer where they are in breach of their duties under the Act, in proportion to the breach involved.

### **Post-Contract Stage and Claims**

An insurer may refuse a claim made by a consumer under a contract of insurance where there is a change in the risk insured, including as described in an "alteration of risk" clause, and the circumstances have so changed that it has effectively changed the risk to one which the insurer has not agreed to cover.

Any clause in a contract of insurance that refers to a "material change" will be interpreted as being a change that takes the risk outside what was in the reasonable contemplation of the contracting parties when the contract was concluded.

The consumer must cooperate with the insurer in an investigation of insured events including responding to reasonable requests for information in an honest and reasonably careful manner and must notify the insurer of the occurrence of an insured event in a reasonable time.

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The consumer must notify the insurer of a claim within a reasonable time, or otherwise in accordance with the terms of the contract of insurance.

If the consumer becomes aware after a claim is made of information that would either support or prejudice the claim, they are under a duty to disclose it. (The insurer is under the same duty).

If the consumer makes a false or misleading claim in any material respect (and knows it to be false or misleading or consciously disregards whether it is) the insurer is entitled to refuse to pay and to terminate the contract.

When an insurer becomes aware that a consumer has made a fraudulent claim, they must notify the consumer advising that they are avoiding the contract of insurance. It will be treated as being terminated from the date of the submission of the fraudulent claim. The insurer may refuse all liability in respect of any claim made after the date of the fraudulent act, and the insurer is under no obligation to return any of the premiums paid under the contract.

### Compensation Scheme

Aidan Staunton is a member of the Investor Compensation Scheme operated by the Investor Compensation Company Ltd. See below for details.

### Investor Compensation Scheme

The Investor Compensation Act, 1998 provides for the establishment of a compensation scheme and the payment, in certain circumstances, of compensation to certain clients (known as eligible investors) of authorised investment firms, as defined in that Act. The Investor Compensation Company Ltd. (ICCL) was established under the 1998 Act to operate such a compensation scheme, and our firm is a member of this scheme. Compensation may be payable where money or investment instruments owed or belonging to clients and held, administered or managed by the firm cannot be returned to those clients for the time being and where there is no reasonably foreseeable opportunity of the firm being able to do so.

A right to compensation will arise only if:

- the client is an eligible investor as defined in the Act and
- if it transpires that the firm is not in a position to return client money or investment instruments owned or belonging to the clients of the firm; and
- to the extent that the client's loss is recognised for the purposes of the Act.

Where an entitlement to compensation is established, the compensation payable will be the lesser of:

- a) 90% of the amount of the client's loss which is recognised for the purposes of the Investor compensation Act, 1998; or
- b) Compensation of up to €20,000.

For further information, contact the Investor Compensation Company Ltd. at (01) 2244955.

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### **Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC)**

As a member of Brokers Ireland, MB Planning Ltd trading as Clear Financial is also a member of the Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC). Subject to the rules of the scheme the liability of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

MB Planning Limited trading as Clear Financial does not guarantee or make representations in respect of and expressly disclaims responsibility for the financial condition of Product Producers with whom it places business. We will not indemnify clients in respect of the failure of any Product Producer.

### **Cooling off period – do I need this considering the section on new business?**

A consumer (as defined by SI No 853 of 2004 - Distance Marketing Directive) has the right to withdraw from an insurance policy (as defined under SI No 853 of 2004) within 14 days of the start date of the policy (except in the case of travel policies whose operative period is for one month or less) without penalty and without giving any reason. This is known as the cooling off period. In the case of Life and Pension Products that cooling off period is extended to 30 days. The right of withdrawal may be exercised by notice in writing to (name of broker), quoting your policy number provided that no claim or adjustment has been made or is intended to be made or no incident has occurred which is likely to give rise to a claim. Should this right be exercised, your insurer may charge for the period you are on cover.

Please note that the policy set up charge is nonrefundable if you choose to withdraw from the policy within the cooling off period.

### **Consumer Insurance Contract Act 2019:**

Following the commencement of the Consumer Insurance Contract Act 2019 which was implemented to protect consumers. There is important information that you should be aware of, and we are bringing it to your attention. There are obligations on you as the consumer and duties that you must fulfil at the various stages of the process of arranging and renewing your insurance policy. So please read the following information very carefully and if you have any questions, please ask a member of our staff.

**These Terms of Business are valid with effect from the 20<sup>th</sup> February 2026 until further notice.**

I acknowledge that I have been provided with a copy of the Terms of Business of Clear Financial and confirm that I have read and understood them.

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

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