

Indication of the level of our fees for life insurances and fiscal (bank) savings accounts.

This information document is designed and intended to provide you with an understanding of our fees at the earliest possible opportunity.

Our fees

You pay a fee to our office for the advice and intermediary services that you receive. We have to devote time in order to ensure that we provide you with appropriate advice. The exact amount of time depends to a large extent on your personal situation, but also on the product that you ultimately choose. Of course, we will be able to inform you of the average amount of time spent on the product of your choice. We would be pleased to calculate this for you.

Payment by the hour.

Our hourly fees are as follows:

Financial advisor € 175, - excl. VAT*
Administrative staff member € 100, - excl. VAT*

If you do not take out a financial product, but only incur the costs for the advice that is provided, VAT is then owed on this amount.

If our intermediary services do not result in a financial product being taken out, yet we have still carried out work on your behalf, you owe us € 500, - excl. VAT*, unless different written agreements were reached with you beforehand.

* and excluding payment for travel time.

Table 1: Guideline for payment based on a fixed fee and statement of expenses

Product category	Simple advice	Comprehensive advice	Complex advice	Financial planning
Annuity which takes effect immediately	€ 500,-	€ 1.250,-	€ 2.250,-	hourly rate
Pension which takes effect immediately	€ 500,-	€ 1.250,-	€ 2.250,-	hourly rate
Bank savings (payout phase)	€ 500,-	€ 1.250,-	€ 2.250,-	hourly rate
Bank savings (accrual phase)	€ 500,-	€ 1.250,-	€ 2.250,-	hourly rate
Annuity (accrual phase)	€ 500,-	€ 1.250,-	€ 2.250,-	hourly rate
Level term/funeral	€ 500,-	€ 1.250,-	€ 2.250,-	hourly rate

Table 2: Work to be performed

	Standard	Comprehensive	Complex
Providing the customer with information (brochure)	✓	✓	✓
Overview of the type of advice (DVD)	✓	✓	✓
Customer contact (by telephone)	✓	✓	✓
Customer contact (visit)		✓	✓
Financial planning			✓
Quick scan quotation process (quotation 1 provider)	✓		
Request several quotations/market research		✓	✓
Issue advice/decision point	✓	✓	✓
Administrative finalisation	✓	✓	✓

Order form

Product

- Annuity which takes effect immediately
- Pension which takes effect immediately
- Bank savings (payout phase)
- Bank savings (accrual phase)
- Annuity (accrual phase)
- Level term /funeral

Type of advice

- Standard advice
- Comprehensive advice
- Complex advice

Type of fee

- Statement of expenses
- Fixed fee

Surname and initials

Address (not a P.O. Box)

Postcode and town/city

Policy number

Town/city

Name of the policyholder (applicant)

Date

Signature of the policyholder
