

## General information document for consumers

Our office specialises in the provision of financial services. The Financial Supervision Act (Wet op het financieel toezicht) (Wft) applies to our company's activities. One of the requirements stipulated by this Act is that we have to promptly inform you about who we are and how we work. We would like to explain to you how we work. As our customer, you are our main consideration. We base our services on your personal situation and personal wishes. In this General Information document we will explain that in further detail and we will ensure that you know your way around our office: Meijers. Below is a concise overview of our general details, opening times, information about our services and which department to contact should you have any questions or complaints. This document is intended for information purposes only. This means that this document does not in any way mean you are obliged to purchase specific services from our office, nor does it mean that you have to enter into a specific agreement for a financial product.

### Who are we?

Meijers Assurantiën B.V. ("Meijers") is an advisor within the field of insurances and other financial services. Our job is, along with you, to conduct an inventory of the risks that you face and jointly we will then look at which risks have to be insured. We will provide advice on which products, in our opinion, are most appropriate for your requirements and personal circumstances. As well as this advice, we will also act as intermediary between you and the insurance companies with which you take out the insurance.

Our office was established in 1973, has more than 140 staff and is active both within and outside of the Netherlands through our international colleagues affiliated through the Worldwide Broker Network (WBN) [www.wbnglobal.com](http://www.wbnglobal.com).

### What can we do for you?

- We take stock of your current insurance package and provide insurance advice along with an explanation.
- We advise you in finding and taking out the insurances and financial products that you require.
- We will check the policy of the insurance, plus the premium charged to you by the insurers.
- During the course of the insurance we can provide an explanation about financial products that you have taken out through our mediation, plus you can inform us of any changes.
- Should you suffer a loss, we will provide advice and we will deal with the claim on your behalf.

### Name and address

Meijers Assurantiën B.V.  
Van Heuven Goedhartlaan 935  
1181 LD Amstelveen

### How to contact us

We like to ensure that our customers can contact us easily. You can contact us in the following ways:

### Correspondence address

Meijers  
P.O. Box 707  
1180 AS AMSTELVEEN  
Telephone +31 (20) 642 05 24  
Fax +31 (20) 642 07 16  
[info@meijers.nl](mailto:info@meijers.nl)

During the week we are open from Monday to Thursday from 08.30 hours until 17.30 hours and on Friday from 08.30 until 17.00 hours. Outside of office hours, your call will be forwarded to SOS International, where any commonly asked questions can be answered. For urgent cases, such as an accident, death, or major loss, you can contact us on telephone number: +31 (6) 53 687 768 (Raymond van Calster) or +31 (6) 12 991 149 (Daniël de Swaan).

### Internet

We have a website that is frequently updated with information and tips. Go to [www.meijers.nl](http://www.meijers.nl).

### AFM licence

Our office holds a licence issued by the Netherlands Authority for the Financial Markets (Autoriteit Financiële Markten) (AFM) to provide advice and intermediary services relating to the financial products and services of various providers. The licence is listed in the AFM register under number 12011032, which can be referred to on the AFM's website ([www.afm.nl/nl/consumenten](http://www.afm.nl/nl/consumenten)). You can also download consumer brochures here.

### Memberships

Our office is affiliated with organisations that lay down quality standards for their members. These standards apply to the content of the advice, the way in which the advice is given and the way in which the expert knowledge of staff is kept up to date. Meijers or the staff of Meijers are members of the following trade associations:

- Adfiz (Advisors in Financial Security) (trade association for independent brokers) [www.adfiz.nl](http://www.adfiz.nl)
- NVGA (Dutch Association of Insurance Companies with Power of Attorney) [www.nvga.nl](http://www.nvga.nl)
- Acknowledgement Scheme RMIA (Registered Insurance Brokers) [www.rmia.nl](http://www.rmia.nl)
- FFP (The Federation of Financial Planners is the professional association for financial planners) [www.ffp.nl](http://www.ffp.nl)
- VNAB (Dutch Insurance Exchange Association) [www.vnab.nl](http://www.vnab.nl)
- Kifid (Netherlands Financial Services Complaints Institute) [www.kifid.nl](http://www.kifid.nl)

## Chamber of Commerce

In the trade register of the Chamber of Commerce we are listed under number 33135742.

## VAT number

Our VAT number is NL-8051.129.59.B01.

## Share interest

A.B.K. BV, a subsidiary of Amersfoortse Verzekeringen N.V., has a minority interest in our company. However, no contractual obligations are in place to include the products of the Amersfoortse in our advice. Meijers has complete freedom when providing advice.

## Our services

Along with you we can conduct an inventory of the financial risks that you face or could face (excluding mortgage loan). We provide advice on which financial products, in our opinion, are the most appropriate for your (future) requirements and personal circumstances. In addition we can also assist you in taking out the recommended products. When our advice is integral advice, we will inform you of the various products separately.

## Which insurers do we involve in our advice?

Based on our professional knowledge, we have selected a number of different insurance companies. We take a look at which products are most appropriate for your specific needs. We can place your insurance with an insurance company or with Meijers Assuradeuren ([www.meijersassuradeuren.nl](http://www.meijersassuradeuren.nl)), which acts as a company with full power of attorney for various insurers.

## Non-life insurance

Almost everyone has one or more types of non-life insurance that protects them against financial loss that arises following, for example, fire, theft or liability. Examples are insurance for the home, car and recreation. But also insurances for health care and income, such as medical insurance or occupational disability insurance. We have the authority to provide advice and intermediary services in non-life insurances.

## Life insurance

There are many different types of life insurance. From a simple insurance to finance a funeral, to complex insurances to finance your pension. But there is also an insurance which in due course you use to redeem your mortgage debt. We have the authority to provide advice and intermediary services in life insurances.

## Payment and saving

There are various ways of saving money. By depositing money in a savings account, but also through company savings schemes or by participating in the lifecycle savings scheme. We have the authority to provide advice and intermediary services in payment and savings products.

## Bank savings scheme

It is also possible to accrue and pay your pension funds through a bank savings scheme. You would then open a tax-facilitated bank account for the accrual and payment of pension funds. We would be happy to help you to assess whether a bank savings scheme, in the form of savings or investment, is suitable for you.

## How do we decide how to advise you?

### Freedom of advice

For you it is important to know that we are not contractually obliged to any financial establishments to specifically include the products of those financial establishments in our advice. We therefore have complete freedom when providing advice.

Within the financial market there are many product and service providers. We use special comparison programs which enable an objective analysis to be made of almost all parties. From all of these providers we will select a number that are appropriate for your personal requirements. We make the comparison based on a large number of factors. Of course, one of those factors is the premium. But also the quality of the conditions and our experience with the establishment and how it acts if a claim is submitted. Because we work in this way, we are able to act as a neutral, objective broker on your behalf.

### How are we paid?

The payment for our services is received directly from you as a consumer or from insurers.

Until 2013, we received commission from the bank or insurer with which your product was taken out. You then paid indirectly for the advice. As from 1 January 2013, this method was no longer permitted for a number of products. The so-called Ban on Commissions applies to:

- Mortgages
- Payment protection schemes
- Level term assurance
- Individual occupational disability insurance
- Funeral insurance
- Life insurance
- Bank savings and payment account
- Participating interests in an investment fund

For the advice or the intermediary services in the aforementioned products, you pay directly for our services based on the number of hours that we have worked on your behalf, multiplied by our hourly rate. We will agree our hourly rate with you in writing before providing our services and will also provide you with an indication of the number of hours that we think we will need for your particular situation. In that case, the fee ultimately owed does not depend on the financial product that you take out through our intermediary services with a financial establishment. Even if our intermediary services do not result in a financial product being taken out, you will be charged a fee. Meijers does not provide advice or intermediary services for mortgages or payment protection schemes.

### Commission-based fee

Commission is still allowed when taking out other products, such as non-life insurance. The payment that we receive from insurers for our services then has to meet the following requirements:

- The payment will have a beneficial impact on the quality of our services.
- The payment does not negatively affect our obligation to represent your interests from a financial point of view.
- The payment that we receive is transparent.

## We also ask something of you

To be able to optimally represent your interests in relation to financial services, we ask you to do something for us.

### Full picture

Think of your financial portfolio as a jigsaw. The picture cannot be completed until you have all pieces of the jigsaw. You might have taken out certain financial products elsewhere and you may be receiving advice from somewhere else. However, to enable us to represent your interests optimally, it is important that we have a full picture. That is why we ask you to help us to complete a full picture of your financial services package.

### Informing us of changes

We ask you to inform us of any changes to your personal situation that may influence your package of financial services, for example, when you move house, have a different job, a marriage, a birth, unemployment or incapacity for work.

### Reading through information

If we provide a specific financial service for you, we will often send you information. Sometimes this may be information that we are obliged to send to you by law. But we may also send information to you because we think this will provide you with a clearer understanding of existing or new financial products and services. We ask that you carefully read through all of our information and that you consult us if necessary.

In any case, we ask that you always check the policies and other contracts to make sure that these have been written or drawn up in accordance with your wishes. We will, of course, also check these documents.

### Personal data

In order to be able to represent your interests in relation to financial services, we will ask you for a number of personal details. We will handle this information carefully and we will adhere to the requirements of the Dutch Data Protection Act (Wet bescherming persoonsgegevens) (Wbp) and the Code of Conduct for the Processing of Personal Data by Financial Institutions (Gedragscode Verwerking Persoonsgegevens Financiële Instellingen). You can read more about this in our privacy statement on our website ([www.meijers.nl/nl/Home](http://www.meijers.nl/nl/Home)).

### If you have a complaint

We will represent your interests in relation to financial services in the best possible way. But even we can make mistakes that can lead to a complaint.

If you have a complaint, we ask that you first inform the management of our office of this. We will make every effort to find a solution. If this solution is not to your satisfaction, you can take your complaint to the Financial Services Complaints Institute (Kifid) (Klachteninstituut Financiële Dienstverlening). We are registered under number 300007331.

### Kifid

P.O. Box 93257  
2509 AG The Hague  
070-3338999  
[www.kifid.nl](http://www.kifid.nl)

### Do you have any questions?

If anything is unclear or if you have any questions, please do not hesitate to ask us for a further explanation. We will be happy to help.