

SERVICE DOCUMENT: INSURANCE WITH YOUR MORTGAGE

This document is a courtesy translation. In case of differences, the Dutch version prevails. This document cannot be used for legal action.

This document states the services we offer regarding risk coverage and the costs associated. Other financial service providers have a similar document. This allows you to compare our services and prices with others to choose the best fit for you.

Please note: This document states our general services and fees. This information does not provide detailed information for your specific situation. It is therefore important to make sure that you always make arrangements with your financial service provider.

Gathering information about insurance with your mortgage

Are you looking for insurance to cover risks associated with a mortgage? Maybe you want to make sure everything is set in case of illness, job loss, or death of you or your partner, and you’re looking to see what is possible. These are situations where you have questions about risk coverage. You might have one or more of the following questions:

- Do you need insurance?
- What is the cost (premium) for this type of insurance?
- In what situations does the insurance pay out?
- In what situations does the insurance not pay out?

Read through this document to see how we can help you find answers to your questions, and what the costs associated with our advice are.

SUMMARY: WHAT CAN WE DO FOR YOU?

We are a financial service provided. Please see the services we offer for insurance with your mortgage listed below. There are five types of activities that service providers can provide. Please note that not all financial services providers offer all five types. Of the services below, we provide those that are bolded. We do not provide those that are not bolded. *For more information about each service, please see pages 2 and 3.*

INSURANCE WITH YOUR MORTGAGE: We can provide advice about insurance from other providers. We will ensure that you get a contract from the provider of your choice.



AVERAGE COSTS

Advice	Fee for finalising services	Combined cost
€ 175	€ 75	€ 250

DETAILS ABOUT INSURANCE WITH YOUR MORTGAGE

What we can do for you

<p>1. ANALYSIS: What are your personal circumstances?</p>	<p>We start by analysing your personal situation. Only after we have a good idea about your personal circumstances can we give you sound advice. We will answer the following questions, among others, together:</p> <ul style="list-style-type: none"> • What do you already know about possible financial solutions? And do you have experience with any of these? • What do you want for and how much can you afford to pay? • How much security do you wish to have? How much risk can you stand to take and how much risk are you willing to take? 			
<p>2. ADVICE: Which financial solution is best for you and your circumstances?</p>	<p>Once we have a clear idea of your personal circumstances, what you want, and we have a good idea of who you are, will analyse the information we have gathered. We will then present you with a financial solution that matches your unique situation.</p>			
<p>3. RESEARCH: Which provider's financial solution suits you best?</p> <p>*What we offer is in the bolded box.</p>	<p>Once we have looked at the best financial solution for your situation and your wants, we will help you find a suitable product. To do this, we compare a small number of insurance packages for you. We will determine which insurance packages fit you and your situation best. Then, we will make a comparison of several service providers' insurance packages for you. Please note that we work with several suppliers.</p> <table border="1" style="width: 100%; text-align: center;"> <tr> <td>No product comparisons</td> <td>Comparison of a small number of products</td> <td>Comparison of a large number of products</td> </tr> </table> <p>We only provide advice about other providers' products.</p>	No product comparisons	Comparison of a small number of products	Comparison of a large number of products
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DETAILS ABOUT INSURANCE WITH YOUR MORTGAGE

What we can do for you

<p>4. CONTRACT: Once you have made your decision, we can help you secure the contracts.</p>	<p>Once we have provided you with our advice, it's up to you to make a decision. If you wish we can ensure that you get the contracts.</p>
<p>5. FOLLOW-UP: Once you have the contract, we will keep track to make sure that everything proceeds smoothly.</p>	<p>The contracts are often for a long period of time. After you've signed the contract, your personal circumstances may change. The product you've chosen may no longer fit into your future circumstances. It's important to know that you have a right to request information about important changes within the product, among other things, during the duration of your contract.</p> <p>Please note: What financial service providers can offer you after you've signed your contracts can be very different. Make sure you know exactly what they can provide you after the contracts are signed and the fees associated.</p> <p>In addition to our legal obligations, we can provide follow-up services after the contracts are signed. Please ask us what you can expect from us. Fees for these services are charged separately via monthly subscription, a set fee, or an hourly fee.</p>

Costs: How much can you expect to pay?

Costs for the services we provide.

	Average costs
Advice	€ 175
Fee for finalising services	€ 75
Combined fees	€ 250

These fees are billed separately via a set fee or an hourly fee.

Please note that when advising and brokering mortgages, we almost always include advice regarding the risk of death and disability. The costs for this are already included in the total cost above.

The amount you will be invoiced is dependent upon the services that you choose.

You can use this document when making clear, concrete agreements with us about the services we provide.