

## Service document

### **This document**

A service document gives a description of the services that we can carry out for you as a customer. Besides that, it gives information about the way that we are rewarded and about the amount of our reward. Providing this document is legally required for all providers and mediators who focus on consumers who want to purchase so-called complex products or mortgage loans or want advice about them. This concerns a large number of financial products, which can be found in the law, such as life insurances and mortgages. This document is intended to help you make a conscious decision about the services and forms of remuneration. For other financial products, this document is not legally required. However, we chose to use this document for all our products, even if it's not legally required.

### **Our service**

Our service is divided into four components (orienting, advising, mediating and aftercare). You are not bound to this document in any way. However, we do ask you to sign this document for receipt of the document or confirm the receipt by mail. If you decide to use our services, we believe it's very important to fully and clearly record the agreements on services and remuneration in writing. We do this before we start with the services you have chosen.

### **Orientation**

Before proceeding to business, it's important to get to know each other. This is the orientation phase. This phase is completely free of obligation. In approximately one hour we'll take a look at why you contacted us and at what we can do for you. During this first hour you'll get general information from us, including this document. Afterwards you can decide if and how you want to continue our services.

### **Advising**

After the orientation we'll do a complete assessment of your current and prospective financial situation, your wishes and goals, your risk appetite and your knowledge and experience in respect of financial affairs. Based on that, we'll draft a client profile, which will be the basis of a thorough and proper advice. You'll receive this advice in written form. Moreover, we would like to discuss and explain this in detail to you. This advising phase is no longer without obligations.

### **Mediating**

We have excellent communication with a large number of financial product providers. If you would like to purchase a product from one of these providers, we are able to fully take care of this for you. A thorough and proper advice is always the starting point of mediation. After all, it's important that you buy a product that suits you situation. In most cases, we'll have

prepared the advice. Sometimes it's possible that we mediate on the basis of an advice that another advisor has set up.

### **To adjust/update**

An advice and a mediation process is not a static complex. A lot can change in a short period of time. That's why we believe in continuous services and thus we have our update service. With our update service we check whether there are any changed circumstances, such as, entrepreneurship, new job, moving out, having children, divorce, if transfer is attractive, do I have to fix my interest for a longer period of time. We also look at risk scenarios (death, incapacity for work) and you can contact us for general financial questions.

Our continuous services basically include everything, such as:

**Unlimited access to knowledge and skills of Keijer & Rademakers Advies**

**Income tax return and setting up a provisional refund**

**Taking out and managing a non-life insurance, without commission**

**Abbreviated financial planning report**

**Raising the mortgage**

**Changing the type of the mortgage**

**Interest rate averaging**

**Scenario moving out/renovating**

**Transfer mortgage**

**Analysis of mortgage transfer**

**Interest check mortgage**

**Assistance with family bank**

**Drafting an internal obligation agreement**

**Taking out and managing a work incapacity insurance**

**Taking out and managing a life insurance**

**Analysis retirement**

**Termination joint and several liability mortgage**

**Check tax income entrepreneur or Ltd.**

**What to do with your savings (investing, save Ltd.)**

## Our reward

We have different types of rewards for various products. Below we will explain what those types are.

### ***Rewards by commission with non-life insurance policies***

With non-life insurances we are still working on the basis of commission. Commission means that we receive a reward from the provider that depends on the premium of the product.

We only receive this commission if you actually purchase a product from the provider. The commission is settled in the price of the product. In case you do not purchase a product, you do not have to pay anything.

If you use our update service, then we can offer you non-life insurances without commission. The commissions differ both per provider as per product. Below you'll see an overview of the maximum commission we receive from the various providers broken down by product, this will give you a general impression.

- |                                  |                           |
|----------------------------------|---------------------------|
| ● Home insurance                 | 20% of the annual premium |
| ● Contents insurance             | 20% of the annual premium |
| ● Liability insurance            | 20% of the annual premium |
| ● Comprehensive travel insurance | 20% of the annual premium |
| ● Car insurance                  | 20% of the annual premium |
| ● Legal insurance                | 15% of the annual premium |
| ● Accident insurance             | 20% of the annual premium |

### ***Direct reward fixed amount***

For the mediation and advising of a mortgage we charge €3000,- if you're working and €3500,- if you're an entrepreneur. The costs of drafting a financial report start at €2500,- In the first year the update service is included in the one-off amount of €3000,-. The next year we charge €500,- a year. The update service is monthly terminable after the first year and won't be automatically renewed.

For a couple of services we charge an extra amount of money. This concerns the following services and rates:

Mortgage investment property/recreational home	€2500,-
New mortgage on relocation	€2500,-
Financial planning 'light'	€1000,-
Extensive financial plan	starting at €2500,-
Divorce	starting at €2500,-
Accountancy	price upon request

### **Partners in collaboration**

We are independent. Below you'll find an overview of the financial institutions with which our office has a partnership.

ABN AMRO Bank	NIBC
Aegon	Noorderlinge
Allianz	Noordhollandsche van 1816
Amersfoortse N.V.	Obvion
Argenta	Rabobank
ASN	Reaal
ASR	Robeco
Attens	Scildon
Bijbouwe	Syntrus Achmea
BLG Hypotheken	TAF
BNP Paribas	Tulp Hypotheken
Brand New Day	Unigarant
Florius	Van Lanschot
Generali	Venn
Handelsbanken	Vereende
HDI Gerling	Vista
Hera Life	Voogd & Voogd
Hypotrust	Woonfonds
Index People	Woonnext Hypotheken
ING Bank	Westland Utrecht
IQWoon	Zevenwouden
Klaverblad	
Leidsche verzekeringen	
Lloyds	
Movir	
Mnf Bank	
Munt	
Nationale Nederlanden	

### **Our data**

K & R advies  
Plantage Middenlaan 72  
1018 DJ Amsterdam  
Vergunningnummer AFM: 12048838

We thank you for your trust and are happy to be of service