

What does *financiële basisrust* mean?

'Financiële basisrust -Financial peace of mind- offers you a pleasant and relaxed life as you will be completely confident that your financial matters have been excellently arranged.'

Mr Marcel van Schagen

This document shows you what *financiële basisrust* may mean to you and it will give you a transparent outline of my rates . Above all I will answer the question that is most important to you: “Will it work for me?”

Your *Financiële basisrust* plan



The *Financiële basisrust* plan starts with a comprehensive analysis of your present financial state of affairs. It then offers a comprehensive package of financial advice, and finishes off by providing clear and completely sorted out finances. I will create you bespoke personal customer profile and together we will work out future targets as well as wishes.

Way of working

- Your financial state of affairs will be analysed thoroughly based on the following questions:
- Financial: are the financial products bought in the past still sufficient to meet the requirements of the present state of affairs? Financial products include: life insurances, insurances, pension schemes, mortgages, investments, savings accounts, and more.
- Fiscal: do you take advantage of fiscal facilities (tax arrangements) in the best possible way?
- Legal: think of cohabitation agreements, testaments, marriage settlements, and more.
- Wishes: what are your future aspirations, and how do we put these into effect?
- We always record the effects of the following events:
 1. Death
 2. Inability to work
 3. Separation and divorce
 4. Lifelong pension
 5. Putting into effect your future aspirations wishes

Result

The *Financiële basisrust* plan indicates concrete points for improvement and savings, and in addition presents a clear, comprehensive and step-by-step plan to *financiële basisrust*, especially tailored to your needs.

Stages and Costs

Drawing up a *Financiële basisrust* plan passes through a number of stages: the intake and making a statement of affairs, a comprehensive analysis, and tailor-made advice, the further details of the report, the presentation of the plan, and carrying this into effect.

Costs of a *Financiële basisrust* plan start at EUR 2,250.-. Entrepreneurs will pay a surcharge of EUR 500,- because of their more complex financial state of affairs, which requires a more extensive and detailed analysis. Obviously we will decide together the maximum amount on the bill beforehand.

Guarantee

A *financiële basisrust* plan guarantees that you will have a secure control of your financial future.

"Now I am confident of my future after doing business, it's a comforting and reassuring thought that now I have a plan ready."

Mr K. van Barneveld

Financiële Basisrust subscription to maintenance and follow-up



&van Schagen offers a choice of three *financiële basisrust* subscriptions.

I will help you to decide on the is best suitable plan tailored to your personal needs. The right subscription will ensure that the correct advice follow-up plan is well arranged and establishes you as a long term customer.

In this way you will experience the benefits of *financiële basisrust* not only now, but also in years to come!

I am always ready to answer questions, to help make your tax return and an eye on your financial household management. This ensures that the costs of a major life event (e.g. a removal, a new job, the end of a fixed-interest period, and more) will be controlled. In addition to this, I keep an eye on the possibility to gain a financial advantage from the concluded financial products.

Basisrust Subscription



- assist in applying for provisional refund
- assist in Dutch annual income tax declaration
- assist in applying for surcharges
- financial encyclopaedia on your phone all the year round
- Biannual update talk
- mortgage monitoring: as soon as suitable circumstances to readjust your mortgage arise, I will inform you. Furthermore, I will keep you informed on possible legal amendments. This also goes for the repayment and possible capital accumulation.

This subscription is meant for customers who will maintain a stable mortgage plan and do not expect major changes in their future financial state of affairs.

Costs are EUR 547.50 annually for a family (EUR 1.50 per day) and EUR 365.- for a single person (EUR 1.- per day).



Basisrust Compleet Subscription

All items included in the *Basisrust Uitgebreed* subscription plus:

- annual update discussion
- intermediary costs at a 50% discount
- regular hourly rate at a 25% discount

This subscription is suited to customers who expect a possible major change in their financial life and want to be confident of having a stress-free future.

Costs are EUR 1,003.75.- annually (EUR 2.74 per day) for a family and EUR 730.- for a single person (EUR 2.- per day).



Basisrust Extra Subscription

All items in the *Basisrust Compleet* subscription plus:

- intermediary costs at a 100% discount
- half-yearly update discussion
- regular hourly rate at a 50% discount

This is a subscription specifically for entrepreneurs and employers, or customers who expect major changes in their financial life. Costs are EUR 1,642.50 annually (EUR 4.50 per day).

"The financiële basisrust subscription gives absolute peace of mind as even in the future my financial affairs will be kept in excellent order!"

Mr W. van der Schoot

Enclosure

Costs

Financial advice is tailor-made.

I offer two types of invoices:

1. the hours worked
2. a fixed amount negotiated beforehand.

Before I begin a case I will indicate both the content of the service and the costs involved.

Should extra work (contract extras) come into being in respect of the contract, I will immediately inform you of the adjusted costs.

My standard rate is EUR 124.- an hour.

Costs for taking out a life insurance or invalidity insurance on your behalf amount to EUR 195.- per insurance policy.

VAT (Value Added Tax)

All rates mentioned are VAT not needed on condition that you intend to arrange and buy the advised financial products also by myself or by my intermediary.

Please note: if you do not have this intention then the VAT is payable and will be charged on top of the mentioned rates.

Insurance premiums, interest or depositing

Besides rates for financial advice aforementioned, all follow-up work will be charged on an hourly basis. Supplementary costs obviously exist for products like insurance premiums, interest or depositing.

Follow-up

All work in the scope of follow-up I charge on an hourly basis. This is the most transparent way of settling, which offers the most extensive freedom possible. The *Financiële basisrust* Subscription is an inexpensive solution to guarantee that your financial affairs will be arranged excellently now and in the future.

Product range

The financial products in the product range are available partially via my direct appointments with banks and insurers, and partially via so-called buying organizations. In this way I am able to offer the most extensive product range. See the Enclosure for a complete list of providers at the bottom of this document.

Objective & Independent

It is important to emphasize that &van Schagen *financiële basisrust* is an impartial and independent business. No financial institution has an ownership interest in or influence on the business.

Federatie Financieel Planner (FFP) (federation of financial planners)



Mr Marcel van Schagen is a certified Financial Planner and subscribes to the code of conduct for certified Financial Planners. Please find more information on www.ffp.nl (search for surname: Schagen).

Complaints

I will always do my utmost to provide all of my customers with the best possible service. However, in the unlikely event that you should have a complaint concerning my service, I urge you to inform me as soon as you can. All complaints will be dealt with following an internal complaints procedure. Please do not hesitate to contact me if you wish to receive further information on this internal complaints procedure. If we are thus unable to solve our differences of opinion you can approach the Dutch Klachteninstituut Financiële Dienstverlening (Kifid) (financial services complaints board)

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2509 AG Den Haag
info@kifid.nl
www.kifid.nl

Personal Details

For the purpose of my advice and intermediary regarding financial products customers' personal details will be filed. These personal details will be preserved and stored in accordance with the Dutch *Wet bescherming persoonsgegevens* (personal data protection act)