

De Graaf advies

VERZEKERINGEN
HYPOTHEEK
PENSIOEN

Services document Building capital

This document describes what we can do for you and how much it costs. Other financial institutions also have these kind of documents. This way you can compare our costs with other offices.

Pay attention!

In this document we describe what we can do for you and what the average price of these services is.

This information is therefore not specifically tailored to your personal information. It is important to make good agreements with your financial service provider.

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Services document
Building capital

You want some extra capital in the (near) future

Do you want some extra funds for in the (near) future? Or do you want to have some extras at the moment when you will start with your pension?

In this document you can read what we can do for you as a financial services office. You can also read about the costs of this service. In these situations you have a question about capital accumulation and you need to think about different topic questions like:

- How much pension do you have? Do you find that enough? Or do you find it too little?
- Do you have some capital left for an extra pension?
- What are the Dutch rules from the tax authorities?
- What are the pros and cons of saving and investing?

In this document you can read if we can help you answer these questions, how we can manage that and what costs are connected with the advice.

Summary: what can we do for you?

We are a financial service provider. What financial service providers can do for you can be divided into five different types of activities. Not every financial service provider does them all five. Our starting point is to guide you completely, but sometimes you can choose to take advice only. This is the main reason that we divide our costs into work, advice can be independent from the final agreement. Sometimes a certain agreement does not take place. In that case it is clear in advance what costs you will pay.

The capital accumulation product

We can advise you on capital accumulation from most providers. We involve these providers in our advice and can often mediate in the realization of a capital accumulation product. If the latter is not possible, you will be informed during the advice.

1 Research

How is your personal situation?

2 Advise

Which financial solution suits you and your situation?

3 Searching

Which provider has the financial solution that suits you?

4 Contract

Did you choose a provider? We will make sure you will get your proposal.

5 Maintenance

We maintain the capital product. We will make sure that the product stays up-to-date with your personal and financial situation.

Explanation: What can we do for you?

1 Research

How is your personal situation?

We start with the personal situation. When we know your personal situation, we can give you some good financial advice. Together, for example, we will answer the following questions together with you:

- What do you already know about possible financial solutions? And do you have some experience with it?
- What do you want and what can you pay?
- How much certainty do you want? And how much risk can you and do you want to take?

To make a good assessment of your personal situation, it is important that you provide us with all relevant documents and information. The first meeting is part of the consultancy costs.

2 Advise

Which financial solution suits you and your situation?

After we have identified your personal situation and wishes and we have a good customer profile, we will start to analyse it. You will receive one financial solution that matches your situation and wishes. It is important that our advice to your situation fits within the fiscal and legal possibilities. This advisory report included with the personal explanation costs €200 on average. The advice is independent of the establishment of the capital product. You are free to convert the advice to one capital accumulation product, this is not necessary through our mediation.

3 Searching

Which provider has the financial solution that suits you?

The capital product

After we did our research and find the best financial solution that fits at the situation and wishes of the customer, we will look for a suitable product. To find a suitable offer, we compare a large number of capital accumulation products with each other. We look at which capital accumulation products suit you and suits your situation. De Graaf advise offers the comparison of a large number of products but cannot mediate for a limited number of providers. The work in this phase is often part of the following phase, the mediation and the realization of the capital product. However, this also applies to the fact that you are free to choose the chosen product through our to conduct mediation. The average costs of this phase are €50.

4 Contract

Did you choose a provider? We will make sure you will get your proposal.

After we have given you the advice, you can make a decision. If you do the mediation of the capital accumulation product through our office, then we will take care of the creation of the contract.

We think it is very important that you do not only close a product but that the product also fits well with your wishes. It is also important that the process of the trajectory is clear. The costs of this mediation are €100 on average.

5 Maintenance

We maintain the capital product. We will make sure that the product stays up-to-date with your personal and financial situation.

The contract often runs for a long time. After you have signed the contract, it is possible that the personal situation is changed by time. It is possible that after the change, the product won't fit with your personal situation anymore. It is important that you know that during the term of the contract you are entitled to information about among other important changes to the product.

Pay attention!

What financial service providers can do for you after you have signed the contract, can vary a lot. Therefore, make good agreements with the consultant about what the work will be and how much the costs are.

We can, in addition to the legal obligations that we have, maintenance activities for you after the capital product has been established. Discuss with us what we can do for you. The costs are charged separately with a fixed subscription rate or an hourly rate. tarief of een uurtarief.

Costs: How much will you pay?

Costs for the service

We set our time and knowledge available for asset building advice and mediation. Although we do not provide some services directly, we will agree with you on what you can expect from us and what these services cost. Sometimes you only need advice. Once in a while you have the intention to request a certain asset-building product, but at the end of the process the product will be cancelled. We have in all situations spent time on your request. The costs for this are charged with a fixed rate or a one hourly rate.

We provide an average picture of our work and costs in the service document. We can hereby come to the conclusion that in your situation we have to invest more or less time to become one appropriate advice. That is why we give you, before you make a final decision to use our services, exactly to what our costs will be. Depending on the services you choose, the costs that are charged may differ in which services you will choose. You can use this document when you are making specific demolitions about the service.