

# Service Document Covering risks

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This document explains what we can do for you. And how much our services cost. Other financial services providers will also offer similar documents. This way, you can compare our provided services as well as our fees to others.

**Please note! This document describes our normal way of working and our average service fees. This information is therefore not specifically tailored to your personal situation or your personal needs. Please make sure to always make proper arrangements with your financial advisor regarding your personal wishes and needs.**

## You want insurance

Do you want a certain type of insurance? Perhaps to cover unexpected financial consequences upon the death of your partner? Or to cover the risks when if you should become unable to do your job or should become unemployed. In this document you can read what we can do for you to help you over these risks. And how much our services cost. In this regard you have a question about insurance. This means you have to ask yourself some other questions. Such as:

- Do you need the insurance?
- How high is the insurance premium for the selected insurance?
- What is covered in the insurance policy?
- What is not covered in the insurance policy?

In this document you can read whether or not we can help you answer these questions, in what manner we do so and which fees apply.

## Summary: what we can do for you

We are a financial services provider. In the table below, you can see which services we can provide for you. The type of services that financial services providers can offer you, can be divided into five different types of activities. Not every financial services provider offers all five or even the same type or amount of services regarding a specific activity. The darker coloured activities are activities we provide. The lighter coloured activities are activities we do not provide. We can provide you with advice regarding building equity capital with different providers and banks.

We can provide you with advice regarding building equity capital with different providers and banks. We can also make sure that you will receive the contract from the chosen provider or bank.

<b>1 Research</b> What does your personal situation look like?	<b>2 Advice</b> Which financial solution suits you and your situation best?	<b>3 Searching</b> Which provider offers the financial solution best fitted to your needs?	<b>4 Contract</b> Have you decided? Then we can make sure you receive the corresponding contracts	<b>5 Maintenance</b> The contract is signed. Afterwards, we tend to it that everything proceeds as was arranged.
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## Average fees

Advice	Focused on procurement		Combination
€ 150	€ 150		€ 300

Elaboration:

what we can do for you?

<div><div>1</div><div>What does your personal situation look like?</div></div>	<p>We start off with your personal situation. We do so, because we feel that only after we have thoroughly gone through your personal wishes, needs and possibilities, we can offer you a solid financial advice. Together, we answer certain questions, such as:</p> <ul style="list-style-type: none"><li>• How much do you already know about financial services? What have been your experiences in the past?</li><li>• How much can and are you willing to afford?</li><li>• How important is security to you? Are you willing and able to take certain risks?</li></ul>
<div><div>2</div><div>Advice</div><div>Which financial solution suits you and your situation best?</div></div>	<p>After we have assessed and analysed your personal situation and needs, we can build a personalised client profile. Based on this profile, we will offer a financial solution that suits your situation and your wishes.</p>
<div><div><div>3</div><div>Searching</div><div>Which provider offers the financial solution best fitted to your needs?</div></div><div><div><div></div><div>This is offered by this service provider</div></div><div><div></div><div>This is not offered by this service provider</div></div></div></div>	<p>After we have assessed which financial solution best suits your situation and your wishes, we start our search for a suitable product. In order to find a proper offer, we compare a limited number of insurances to each other. We examine which insurance suits you and your personal situation best. We work and collaborate with a certain number of preferred suppliers.</p> <div><div>No product comparison</div><div>Comparison of a limited number of products</div><div>Comparison of a limited number of products</div></div> <p>We only advise on and recommend mortgages of providers other than ourselves.</p>

Elaboration:

what we can do for you?

<div><div>4</div><div>Contract</div><div>Have you decided? Then we can make sure you receive the corresponding contracts</div></div>	<p>After we have given you our advice and recommendations, you make your decision. If desired, we can make sure you receive the corresponding contract from the chosen financial services provider.</p>
<div><div>5</div><div>Maintenance</div><div>The contract is signed. Afterwards, we tend to it that everything proceeds as was arranged.</div></div>	<p>The entire term of the contract is usually quite long. After you have signed the contract, your personal situation can change. It is possible that the product you have chosen, might not suite that well anymore in the future. It is important to know that over the term of the contract, you do have certain rights to information about changes regarding the product you have chosen.</p> <p><b>Please note!</b></p> <p><b>The amount of service and support a financial services provider can or will offer you after you have signed the contract, may vary. Please make sure that you make proper arrangements with your financial services provider about what he will and will not do in regards to the contract and if there are (additional) costs or fees involved.</b></p> <p>Besides our legal obligations towards you, we can offer additional maintenance and support activities after you have signed the contract. We will gladly inform you about the different possibilities. No extra costs or fees will be charged for this advice.</p>

## Costs and fees: how much do you pay

Costs and fees regarding the service

	Average fees
Advice	€ 150
Focused on	€ 150
procurement	
Combination	€ 300

Costs and fees are billed separately through a fixed fee.

Depending on the services you have chosen, the costs and fees that you are charged with, may vary.  
This document can help you in making clear arrangement regarding the service(s) provided.