

Service document Build Wealth

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This document explains what we can do for you. And how much that costs. Other financial service providers have such a document. This way you can compare us with others. And you can also compare our costs.

NB! In this document we describe what we normally do and what the average price is for these services. This information is therefore not specifically tailored to your personal situation. Therefore, always make good agreements with your financial service provider.

You want extra money for later

Do you want extra money for later? For example, do you want extra pension later? Or do you want to have extra money for something else later? Then you can read in this document what we can do for you. And how much our services cost. In these situations you have a wealth accumulation question and you need to think about a number of things. For example about:

- How much pension will you have later? Do you think that's enough? Or do you think that is too little?
- Do you now have money left over for extra pension?
- What are the rules of the tax authorities?
- What are the advantages and disadvantages of saving or investing?
- In this document you can read whether we can help you answer these questions, how we do that and what the approximate costs are.

Summary: what can we do for you?

We are a financial services provider and below is what we can do for you. What financial service providers can do for you can be divided into five different types of activities. Not every financial service provider does all five. We do the dark colored activities. We don't do the light colored ones.

We can advise you on insurance from other providers. We can make sure you get the contract.

- **Research:** How is your personal situation?
- **Advice:** Which financial solution suits you and your situation?
- **To search:** Which provider has the financial solution that suits you?
- **Contract:** Have you chosen? Then we can ensure that you receive the contracts.
- **Maintenance** You have the contract. After that, we will keep an eye on whether things are going well.

Average costs

Advice € 500
Focused on closing € 250
Combination € 750

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<https://www.marfina.nl/service/dvds-en-andere-documenten/>

Explanation: What can we do for you?

1) Research: How is your personal situation?

We start with your personal situation. Because only when we know your personal situation well, we can give you good financial advice. For example, together with you, we answer the following questions:

- What do you already know about possible financial solutions? And do you have experience with this?
 - What do you want and what can you afford?
 - How much security do you want? And how much risk can you and do you want to take?
- This meeting, also known as an orientation or inventory meeting, is at the expense of your financial consultancy firm. We therefore do not charge you for a first meeting.

2) Advice: Which financial solution suits you and your situation?

After we have mapped out your personal situation and wishes and have a picture of you as a customer, we analyze this customer picture. You will receive a financial solution that matches your situation and wishes.

The solution is presented to you in an advisory report and discussed with you. You owe us costs for this advisory report and/or discussing it with you. The amount will be agreed with you upon completion of the first meeting and recorded in writing in an order confirmation.

3) To search: Which provider has the financial solution that suits you?

After we have looked at which financial solution best suits your situation and wishes, we look for a suitable product. In order to find a suitable offer, we compare a large number of insurance policies. We look at which insurance policies suit you and your situation.

What we do: Comparison of large number of products

We only recommend insurance from other providers.

4) Contract

Have you chosen? Then we can ensure that you receive the contracts.

After we have given you advice, you make a decision. If you wish, we can ensure that you receive the contracts. We will submit the application for the contract(s) to the relevant provider in consultation with you and will take care of communication between you and the provider in this regard. We also check the content of the contract whether it corresponds to what you have requested and we monitor the terms. You owe us costs for this work, which are laid down in the order confirmation.

5) Maintenance

You have the contract. After that, we will keep an eye on whether things are going well.

The contract often runs for a long time. After you have signed the contract, your personal situation may change. The product may no longer suit your personal situation in the future. It is important that you know that during the term of the contract you are entitled to information about, among other things, important changes to the product.

NB! What financial service providers can do for you after you have the contract can be very different. Therefore, agree well what he does and what he does not do. And how much that costs.

In addition to the legal obligations we already have, we can perform maintenance activities for you after the contract has been concluded. Discuss with us what we can do for you.

The costs are charged separately via a subscription or an hourly rate.

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Cost: How much do you pay?

Costs for the service

	Average costs	Old age provision	Free Wealth	Study
Consultancy fees	€ 500	€ 650	€ 500	€ 500
Costs aimed at closing the product	€ 250	€ 250	€ 250	€ 250
Combination	€ 750	€ 900	€ 750	€ 750

The costs are charged separately via a flat rate or an hourly rate.

More advice questions are possible than the topics mentioned above. The rates stated here are standard rates. Depending on your personal situation, you can come to a different rate in consultation with your advisor. This additional work will be charged at our rate of €150 for advice and €75 for administrative work.

Depending on the services you choose, the fees charged may vary. You can use this document when making concrete agreements about the service.