



SERVICE DOCUMENT RISK COVERAGE

Financieel Adviesbureau Karin Blott
Maliebaan 48
3581 CS UTRECHT
T: 030 – 2393039
E: karin@fakb.nl

This document contains information on what we can do for you. And how much it costs. Other financial service providers also have such a document. So you can compare us with others. And you can also compare our costs.

Pay attention! In this document we describe what we normally do, and what the average price of these services. This information is not specifically tailored to your personal situation. Always make proper arrangements with your financial service provider.

You want insurance

Would you like insurance? For example, if you or your partner dies? Or, if you are disabled or unemployed? 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 question about hedging risks and you should think about some things. For example:

- Do you need insurance?
- The amount you pay for the insurance?
- In which situations the insurance pays off?
- In which situations the insurance will not pay?

In this document you can read whether we can help you answer these questions, how we do it and approximately the costs are encountered.

Summary: What can we do for you?

We are a financial services provider and below please read what we can do for you. What financial service providers can do can be divided into five different types of activities. Not every financial service does all five. -----

We can advise you about insurance from other providers. We can ensure that you receive the contract(s).

1 Research	2 Advice	3 Search	4 Contract	5 Maintenance
What is your personal situation?	Which financial solution suits you and your situation?	Which provider has the financial solution that fits for you?	Have you made a choice? Then we can ensure that you receive the contract(s).	You have the contract. We then monitor what is going on, if all is going well.

Average costs

Average costs

Consultancy costs	€ 300
Cost for closing product	€ 150
Combination	€ 450



Explanation: What can we do for you?

1 Research

What is your personal situation?

We start with your personal situation. Because only when we know your situation well, are we able to provide you with sound financial advice. Together we will answer, for example, the following questions:

- What do you know about all possible financial solutions? And do you have experience with this?
- What do you want and what you can pay?
- How much security do you want? And how much risk can you and will you want to take?

2 Advice

What financial solution suits you and your situation?

After we have your personal situation and wishes mapped out and have a clear picture of you as a customer, we analyze this customer view. You receive a financial solution that fits your particular situation and needs.

3 Search

Which provider has the financial solution that fits for you?

This is offered by the provider

[side box] This is not offered by the provider

Insurance

After we have seen what financial solution best fits your situation and needs, we search for a suitable product. To find a suitable offer, we compare a limited number of insurances with each other. We see which insurance suit you and your situation. We prefer to work together with a number of suppliers.

This is offered by the provider

Comparison of limited number of products

We recommend only insurance from other providers.

4 Contract

Have you made a choice? Then we can ensure you receive the contract(s).

Once we have given you advice, you make a decision. If you want, we can ensure that you receive the contract(s).

5 Maintenance

You have the contract. We then monitor what is going on, if all is going well.

The contract is often for a lengthy period of time. After you have signed the contract, your personal situation may change. It's possible in the future the product might no longer fit your personal situation. It is important that you know that during the term of the contract you have the right to information about, among other things, important changes in the product.

Pay attention!

What financial service providers can do for you after you have the contract can vary greatly. Therefore determine beforehand what he does and what he does not do. And how much it costs.



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We can, in addition to the legal obligations that we already have, attend to the dark printed activities for the maintenance of your contract.

- regularly check that the product is still fits your personal (financial) situation and needs.
- Regularly compare whether there are new or updated products that may better suit your (personal) situation.
- Represent your interests when it goes wrong between you and the bank or insurer.

The costs will be charged separately by an hourly rate.

Costs: How much do you pay?

Charges for services

Average costs

Consultancy costs	€ 300
Cost for closing product	€ 150
Combination	€ 450

The costs will be charged separately via a flat tariff or an hourly rate.

Depending on the services you choose, the costs to be charged could differ.

This document can be used in making concrete agreements about the service.