

Service Information Document **Covering Risks**

Trifium Hypotheekadviseurs B.V.
Roemer Visscherstraat 41
1054EW AMSTERDAM
0206722109
info@trifium.nl

This document describes what we can do for you. And how much this will cost. Other financial service providers have a similar document. This way you can compare us with others. And you can also compare our costs.

Please note! This document describes what we normally do and identifies the average price of these services. This information therefore is not specifically geared to your personal situation. It is therefore important to always make clear agreements with your service provider.

You would like to be insured

Would you like an insurance policy? For example, in the event of your death or that of your partner? Or in the event that you become occupationally disabled or unemployed? If so, you can consult this document to find out what we can do for you. And how much our service costs. In these situations you have an inquiry about covering risks and you need to consider a number of things. For example:

- Do you need this insurance?
- What is the premium for this insurance?
- When does the insurance pay out?
- When does the insurance not pay out?

In this document you can find out if we can help you in answering these questions, how we do it and the approximate costs we charge for this service.

Summary: what can we do for you?

We are a financial service provider and below we describe what we can do for you. The services provided by financial service providers can be classified into five different types of activities. Not every financial service provider provides all five types of activities. We provide the activities coloured dark. We do not provide the activities coloured light.

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We can provide you with advice about insurance provided by other financial service providers.
We can see to it that you obtain the contract.

1. Analysis

What is your personal situation?

2. Advice

What is the most appropriate financial solution for you and your situation?

3. Search

Which financial service provider offers the financial solution that is appropriate for you?

4. Contract

Have you made a decision? If so, we can see to it that you get the contracts.

5. Aftercare

After you have obtained the contract, we monitor whether things go well.

Average Costs

Advice
€ 350

Closing
€ 150

Combination
€ 500

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Notes: What can we do for you?

1. Analysis

What is your personal situation?

We start off with your personal situation. Because it is only once we are thoroughly familiar with your personal situation that we can give you effective financial advice. Together with you we answer the following questions, for example:

- What do you already know about possible financial solutions? And do you have any experience with these solutions?
- What would you like to pay and what can you afford to pay?
- How much certainty are you looking for? And how much risk can you and are you willing to take?

2. Advice

What is the most appropriate financial solution for you and your situation?

After we have identified your personal situation and wishes, and have a picture of you as a customer, we analyse this customer profile. You will receive a financial solution that suits your situation and wishes.

3. Search

Which financial service provider offers the financial solution that is appropriate for you?

Once we have assessed which financial solution best suits your situation and wishes, we start looking for a suitable product. To find a suitable offer, we compare a limited number of insurance policies. We assess which insurance policies are appropriate for you and your situation. We prefer to work with a number of financial service providers.

No product comparison

Comparison of a limited number of products

Comparison of a large number of products

This is what this service provider offers

This is what this service provider does not offer

We only recommend insurance policies of other financial service providers.

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Notes: What can we do for you?

4. Contract

Have you made a decision? If so, we can see to it that you get the contracts.

After we have given you our advice, it is up to you to make a decision. If you wish, we can see to it that you will get the contracts.

5. Aftercare

After you have obtained the contract, we monitor whether things go well.

The contract often is long-term. After you have signed the contract, your personal situation can change. It is possible that at some point in the future, the product no longer fits your personal situation. It is important for you to know that during the term of the contract you are entitled to information; for example about important changes to the product.

Please note!

What financial service providers can do for you after you have a contract, can differ drastically. Because of this, clearly agree on what the service provider will and will not do. And how much this will cost.

In addition to our legal obligations, we can provide aftercare services for you after the contract has been signed. Discuss with us what we can do for you.

The costs will be separately invoiced on the basis of an hourly rate.

Costs: How much will you be paying?

Service Fees

	Average Costs
Advisory fees	€ 350
Closing fees	€ 150
Combination	€ 500

The costs will be separately invoiced on the basis of a fixed rate.

The above-referenced amount is an average amount. Only after we carefully survey your personal situation are we in a position to provide you with more detailed information about the exact applicable rate.

Depending on the services you select, the invoiced costs may differ.

You can use this document to make specific agreements about the services to be provided.