

Service Document Pension Enquiry Employer

Herinvest Groep

Diakenhuisweg 17
2033AP HAARLEM
0235112233
info_arbeidsvoorwaarden@herinvest.nl

This document explains what we can do for you, and what it will cost. Other service providers also produce similar documents, so you can compare us to others. You can also compare prices.

Please note that, 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 situation. Therefore, it is essential to make clear agreements with your financial service provider.

You want to arrange a pension for your employees

Do you own or work for a company and want to arrange a pension for your employees? Then this document will explain what we can do for you and how much our services cost. If you want to arrange or change the pension for your employees, several matters should be considered.

For example:

- What types of pension scheme are available? What are the pros and cons of these?
- What is the impact on your company if you arrange a pension for your employees?
- How does it affect your employees if you want to change their pension?
- How do you arrange a pension? Should you arrange it with a broker, or join a branch pension scheme? Or should you set up a company pension scheme?

This document will tell you whether we can help you to handle these matters, how we do that and approximately what that costs.

Summary: what can we do for you?

We are a financial service provider and what we can do for you is set out below. What financial service providers can do for you can be divided into five different types of activity. Not every financial service provider offers all five. We carry out the darkly coloured activities. We do not carry out the lighter coloured ones.

We can advise you on pension products of other providers. We can make sure you get the contract.

Research Identifying your situation	Advice Which financial solution is best suited to your circumstances?	Search Which provider offers the financial solution to suit you?	Contract Have you made a choice? Then we can make sure you get the contracts.	Management Once you have the contract we make sure everything runs smoothly.
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Average costs

Advice	Focused on closing the contract	Combination
n/a	n/a	€ 4500

Explanation: What can we do for you?

<p>Research Identifying your situation</p>	<p>We start by identifying your circumstances and wishes. We can only offer you the correct financial advice once we fully understand your circumstances. For example, we answer the following questions with you:</p> <ul style="list-style-type: none"> • What do you already know about the available financial solutions? Do you have experience with them? • What do you want and what are you able to pay? • How much security do you want? How much risk can you, and are you willing to take? 			
<p>Advice Which financial solution best suits your circumstances?</p>	<p>After we have mapped out your situation and we have an idea of you as a client, everything is worked out in more detail. You will be given a financial solution that suits your circumstances and wishes.</p>			
<p>Search Which provider offers the financial solution that suits you?</p> <div data-bbox="49 1093 268 1160" style="border: 1px solid black; height: 30px; margin-bottom: 10px;"></div> <p>This service provider offers</p> <div data-bbox="49 1245 268 1312" style="border: 1px solid gray; height: 30px; margin-bottom: 10px;"></div> <p>This service provider does not offer</p>	<p>After we have looked at which financial solution is best suited to your circumstances and wishes, we search for the right product. To find a suitable offer, we compare a limited number of pension products with each other. We examine which pension products suit you and your circumstances. We prefer to work with several providers together.</p> <table border="1" data-bbox="316 1055 1541 1122" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center; padding: 5px;">No comparison of products</td> <td style="width: 33%; text-align: center; padding: 5px;">Comparison limited number of products</td> <td style="width: 33%; text-align: center; padding: 5px;">Comparison large number of products</td> </tr> </table> <p>We recommend only the pension products of other providers.</p>	No comparison of products	Comparison limited number of products	Comparison large number of products
No comparison of products	Comparison limited number of products	Comparison large number of products		

Explanation: What can we do for you?

<p>Contract</p> <p>Have you made a choice? Then we can make sure you get the contracts.</p>	<p>After we have given you our recommendation, you make a decision. If you wish, we can make sure you get the contracts.</p>
<p>Management</p> <p>Once you have the contract we make sure everything runs smoothly.</p>	<p>Often the contract is for the long term. After you have signed the contract, your situation may change. Perhaps the product no longer suits your circumstances in the future. It is important you know that during the term of the contract you are entitled to information about, among other things, important changes in the product.</p> <p>Important!</p> <p>What financial service providers can do for you after you have the contract, may differ significantly. Make clear agreements as to what they will or will not do, and how much that costs.</p> <p>Besides what we are legally required to do, we can also carry out the darkly printed activities to manage your contract.</p> <ul style="list-style-type: none">• Regular check to ensure the product still suits your (financial) circumstances and wishes.• Regular comparison to see whether any new products are more suitable to your situation.• Represent your interests when anything goes wrong between you and the bank or broker.• Processing all mutations within the pension scheme. <p>The costs are invoiced separately by means of a subscription, fixed rate or hourly rate.</p>

Costs: How much do you pay?

Cost of the services	Average costs	SME	Large corporate	Small business
Advice costs	n/a	n/a	n/a	n/a
Costs focused on closing product	n/a	n/a	n/a	n/a
Combination	€ 4500	€ 5000	€ 5000	€ 3500

The costs are invoiced separately by means of a fixed rate or hourly rate.

You can allow Hereninvest to manage your pension scheme at a fixed amount per employee per year from € 94.00 to € 255.00 depending on your wishes and the number of participants in the scheme. Hourly rate employer pension advisor: € 173.00. Hourly rate employee pension advisor: € 146.00. Hourly rate account manager: € 78.00.

The costs to be invoiced differ depending on the services you choose. You can use this document to help you make concrete agreements concerning the service provision.