



Reward guide mortgage plan purchase home for mover (21 hours)

For the purchase of a starter home (18 hours), when refinancing an existing mortgage (15 hours), a second mortgage (12 hours) or a private withdrawal (9 hours), the phases are completed in a similar way, only with fewer hours as stated.

Phase 0. Getting to know each other

0.1 Make an appointment	15 min	Email appointment confirmation and documents.
0.2 Enter customer Financial file 0.3 Send appointment confirmation and documentation 0.4 Introductory meeting 0.5 Feasibility of wishes and possibilities 0.6 Discuss advice process and plan of approach 0.7 Discuss service provision documents 0.8 Approve service provision documents Total 1 hour of advice (will not be charged if phase 1 does not start)	45 min	

Phase 1. Inventory

1.1 Inventory of wishes and objectives 1.2 Collect customer documents and scan 1.3 Inventory in accordance with Wft 1.4 Mapping of disability, unemployment, death and old age provisions 1.5 Send invoice €300 advance 1.6 Send login codes Financial file Total 2 advice hours + 2 administrative hours = €360 (net €226.80 at 37% IB)	3 hours	Figlo (advice and planning) Financial file (extranet) Documents (scan)
--	---------	--

Phase 2. Analysis and drafting advice

2.1 Complete data and documents 2.2 Draw up customer profile in accordance with Wft 2.3 Develop risk profile in accordance with Wft 2.4 Make analyses of short and long-term risks 2.5 Make assessments (NHG and CHF) 2.6 Making comparisons (premiums, interest rates, conditions) 2.7 Compiling advice 2.8 Drafting advice motivation Total 4 hours of advice + 3 administrative hours = €660 (net €415.80 at 37% IB)	3 hours	Figlo (advice and planning) MoneyView (compare)
---	---------	--

Phase 3. Presentation and motivation advice

3.1 Summary of principles and customer profile 3.2 Review advice motivation 3.3 Review risk profile outcome 3.4 Review advice and product solutions 3.5 Questions and answers following the advice Total 6 hours of advice + 3 administrative hours = € 900 (net € 567 at 37% IB)	2 hours	Figlo (advice and planning) MoneyView (compare)
---	---------	--

Phase 4. Requesting quotes

4.1 Process adjustments to final advice 4.2 Request quotation(s) 4.3 Prepare application forms 4.4 Arrange bank guarantee 4.5 Arrange valuation report 4.6 Arrange building inspection Total 9 hours of advice + 4 administrative hours = € 1,320 (net € 831.60 at 37% IB)	4 hours	Figlo (advice and planning) Companies (extranets) National Guarantee NWWI validation
--	---------	---


Phase 5. Discuss and sign quotations

5.1 Review and sign final advice 5.2 Review and sign quotation, bank guarantee, bridging 5.3 Inform and forward PlannersDesk invoice to notary 5.3 Review and sign forms 5.4 Complete and scan documents for the companies 5.5 Review non-life insurance, disability-unemployment, death risk and funeral insurance 5.6 Discuss follow-up process and aftercare Total 11 hours of advice + 6 administrative hours = € 1,680 (net € 1,058.40 at 37% IB)	4 hours	Invoice PlannersDesk Companies (extranets)
--	---------	--

Phase 6. Completion and control

6.1 Sending quotations and forms 6.2 Checking the progress of the process and documents from the lender 6.3 Checking the progress of the process and documents from the insurer(s) 6.4 Checking progress and documents notary 6.5 Checking customer satisfaction Total 14 hours of advice + 7 administrative hours = € 2,100 (net € 1,323 at 37% IB)	4 hours	Mortgage bond (management) Advieskeuze.nl (review)
--	---------	--

Phase 7. Aftercare and service

7.1 Final interview and inspection 7.2 Maintenance and service process 7.3 Biennial consultation (with Mortgage Check) Basic Management service subscription € 10,- management mediation only or Mortgage Check service subscription € 20,- management and advice mediation.	Entire term —	Financial file (extranet) Mortgage bond (management) Figlo (advice and planning)
--	------------------	--

The above one-off fee phase 6 will be reduced or increased as follows: • With a Basic Management subscription, a discount of € 300 applies • With a Mortgage Check subscription, a discount of € 600 applies • For self-employed persons, a surcharge of € 300 applies • Brokerage fees for other financial products (such as ORV, UV, WLV, AOV) • Service provider fee (if applicable, this will be made known before requesting a quote)

In case of termination of subscription(s) within five years, the discount or surcharge will still be charged pro rata. Contract duration subscription(s) one year automatically renewed monthly.

Tax treatment The invoice

may be exclusive of VAT if the intention (at the time of sending the invoice) is to mediate a mortgage loan or has been or will be established.

Costs for taking out, extending or repaying mortgages for your own home are deductible for income tax (IB), indications are given at 37%.

Interim termination Client and

PlannersDesk are free not to issue or accept an order for services during Phase 0 Getting to know each other. Parties are free to terminate the order for services during Phases 1 to 5, provided that the client subsequently pays the stated amount of the phase reached (minus the advance payment that has been made) within fourteen days. A partially completed phase will be charged in full.



What does a mortgage advisor do for me?

Below is a list of the average activities involved in purchasing a home from a mover.

Specific actions are not included here. This could include activities related to BKR listings, mortgage advice for entrepreneurs or, for example, partners with different fiscal backgrounds due to, for example, divorce.

time spent in minutes standard

Making an appointment and explanation of services (Phase 0)	30
Customer inventory in accordance with the Financial Supervision Act (WFT)	60
Explain to the customer mortgage types, interest rates, conditions and differences to lenders. Work out the case and make initial calculations, including	60
testing the maximum mortgage in accordance with CHF standards (Mortgage Financing Contact Body), if necessary, motivate excess of the CHF standard,	30
determine the desirability of coverage in the event of death,	30
AO and WW, determine the need for a bank guarantee, bridging	30
financing, comparative calculations of different constructions.	60
Compare product conditions and interest rates. Compare	60
and calculate death risk, housing costs and funeral insurance. Answer interim customer	60
questions (by email and WhatsApp). Work out calculations and draw up a	60
report, Figlo (advice and planning).	60
Appointment for presentation and discussion of report Adjust	60
calculations and issue final advice Process final advice into	30
quotation request Practical file support Review purchase	30
deed and discuss renovations	
Monitor conditions precedent and passing date Arrange	30
bank guarantee via National Guarantee Request valuation	30
report via NWWI and construction report Notary	30
preparation and maintain contact Discuss quotation with client	30
and signing including completion of application	30
forms for asset accumulation Any life insurance and	90
non-life insurance Collect, complete and scan required documents	
such as: pay slips, identity verification, etc.	90
Maintain progress contacts with banks and insurers Keep customer	30
informed of status Check mortgage	30
deed and settlement Check policies Update	30
financial file Enter	30
mortgage bond Invoicing (via	30
notary)	30
Posting digital documents	30
	<u>30</u>
	1260
Total number of hours therefore:	21