

Service Document Risk Cover

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This document tells you what we can do for you and how much we charge for our services. Other financial services providers also have such a document. This allows you to compare our proposition to that of others.

Please note! This document describes our normal procedures and quotes the average fees for our services. The information contained in this document has not been specifically tailored to your personal situation. For this reason, we recommend that you seek professional financial advice.

You want to take out insurance cover

Do you want to take out cover, for instance for the eventuality that you or your partner should die or that you should become incapacitated for work or unemployed? This document tells you what we can do for you and how much we will charge for our services. Before you take out risk cover, you need to consider a number of aspects, such as:

- Do you need the cover?
- How high will the insurance premium be?
- When will you be entitled to a pay-out?
- When won't you be entitled to a pay-out?

This document tells you whether or not we can answer your questions, what we can do to help and what we will approximately charge for our services.

Summary: how can we help?

We are a financial services provider; read on to find out what we can do for you. Financial services providers offer five different types of services. Not every financial services provider offers all five types. We offer the services that are printed in boldface below; we don't offer the services printed in light grey.

We can advise you on policies offered by other providers. We can arrange for the contract for you.

1 Review
What's your personal situation like?

2 Advice
Which financial solution suits you and your situation best?

3 Search
Which provider offers the financial solution that suits you best?

4 Contract
Have you made your choice? We can arrange for the contract for you.

5 Maintenance
You have signed the contract. We keep an eye on things for you.

Average fees

Advised	Execution-only	Combined
€ 1,650	€ 175	€ 1,825

Details: how can we help?

<p>1 Review What's your personal situation like?</p>	<p>We start by reviewing your personal situation. We can't give you proper financial advice until we know all about your personal situation. Some of the questions we will ask you are:</p> <ul style="list-style-type: none"> • What do you know about the available financial solutions? Do you have prior experience with these solutions? • What do you need and what can you afford? • How safe do you want your money to be? And what's your risk appetite? <p>You can choose to take out life insurance without seeking our advice. We don't advise on funeral expenses insurance; this is an execution-only product. If you don't seek our advice, steps 1 through 3 don't apply. You will, however, have to take a knowledge and experience test before you can take out cover.</p>			
<p>2 Advice Which financial solution suits you and your situation best?</p>	<p>After we've mapped out your personal situation and requirements, and have gained an understanding of you as a client, we will analyse our client view. We will offer you a financial solution that is appropriate to your situation and requirements.</p> <p>We will set out the details of this solution in an advisory report; the report will explain our proposition in clear terms. If you want, we can update our advice for you in a personal meeting at no extra cost. We can offer you this update for up to one year after you've received our advisory report.</p>			
<p>3 Search Which provider offers the financial solution that suits you best?</p> <div data-bbox="50 1283 272 1356" style="border: 1px solid black; height: 35px; width: 137px; margin-bottom: 10px;"></div> <p>Offered by this service provider</p> <div data-bbox="50 1440 272 1514" style="border: 1px solid black; height: 35px; width: 137px; margin-bottom: 10px;"></div> <p>Not offered by this service provider</p>	<p>After we've determined which financial solution would best suit your situation and requirements, we will look for an appropriate product. We will compare a limited number of policies to pinpoint the best offer for you. We will look at which cover suits you and your situation best. We prefer to work with a select group of providers.</p> <table border="1" data-bbox="321 1245 1572 1318" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center; padding: 5px;">No product comparison</td> <td style="width: 33%; text-align: center; padding: 5px; border: 2px solid black;">Comparison of limited number of products</td> <td style="width: 33%; text-align: center; padding: 5px;">Comparison of large number of products</td> </tr> </table> <p>We advise policies offered by other providers only. We have partnerships with several providers of financial products. By that, we mean that the bank has equity interests in those providers.</p> <hr/> <p>We have a contractual agreement with one provider of financial products. By that, we mean that we have agreed to advise products of this provider only.</p> <hr/> <p>Please remember that this may affect the products we advise. Ask your adviser for details during your loan consultation.</p>	No product comparison	Comparison of limited number of products	Comparison of large number of products
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Details: how can we help?

<p>4</p> <p>Contract</p> <p>Have you made your choice? We can arrange for the contract for you.</p>	<p>You decide what you want to do based on our advice. If you want, we can arrange for the contract for you.</p> <p>If you've decided what cover you want to take out, we can request a quote for risk cover for you. The quote describes the agreements the insurance provider wants to make with you and the specific features of the policy. We can explain the quote to you. To accept the quote, simply sign it and return it to us. We will forward it to the insurance provider.</p>
<p>5</p> <p>Maintenance</p> <p>You have signed a contract. We keep an eye on things for you.</p>	<p>A contract tends to span a long period of time. Your personal situation may change after you have signed the contract, so that the product may not suit your personal situation as well as it did in the past. We would remind you that, during the term of the contract, you have the right to be informed of such details as important changes to the product.</p> <p>Please note!</p> <p>The services offered by loan providers after you have signed the contract may vary greatly from one provider to the next. That's why you need to ask the provider to be clear about which services are included and which are not, and about how much it will charge for its services.</p> <p>Besides the legal obligations we already have, we can't carry out any maintenance for you after the contract has been signed.</p>

Fees: how much will you owe?

Fees

	Average fee	Advised Private individuals	Advised Business owners
Advised	€ 1,650	€ 1,150	€ 2,150
Execution-only	€ 175	€ 175	€ 175
Combined	€ 1,825	€ 1,325	€ 2,325

These are flat fees and will be charged separately.

Our advisory services concern pension and death and/or occupational disability and/or unemployment. We can update our advice for you at no extra cost within 12 months. We can also advise business owners on occupational disability (€ 1,050). ABN AMRO MeesPierson charges € 155 per hour. For an extensive list of advisory services and fees, please visit abnamro.nl/advies.

The fee may vary depending on the services you choose. You can use this document when making concrete arrangements for services.