

Financial Information Leaflet



The product



The risks



The costs



The yields



Premature termination

Please note:

Calculations are based on a mortgage of € 200,000 and investments in shares and bonds. Each account for 50% of the investment.

[Name of product] [Name of financial institution]

Consult the Financial Information Leaflet before you decide to take out [a/an] [the product name] [type of product]. You should also compare this Financial Information Leaflet with the leaflet available for other [types of product]. Be sure to read the offer and the general terms and conditions.

Calculations in this leaflet are based on a mortgage of € 200,000 and investments consisting of a combination of shares and bonds. Each account for 50% of the investment. For further information, go to: www.definancielebijsluit.nl

If you have any questions, please contact:
[name, address and telephone number of financial institution]
or contact an advisor.

This Financial Information Leaflet was compiled on [date] according to the conditions set out by the Netherlands Authority for the Financial Markets (AFM) (www.afm.nl), which is the supervisory authority for the savings, loans, investment and insurance markets.

What is [Name of product]?



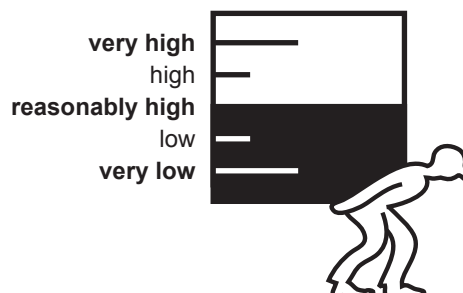
When you	You must	You can
take out a loan	make monthly interest payments pledge the house as collateral and pay off the loan amount <i>Please note: The shorter the term in which the interest is frozen, the greater the uncertainty about the level of your monthly payments</i>	buy a house
and invest	pay in a monthly amount <i>Inquire about the amount and what you are investing in</i>	accumulate an amount of money to pay off the loan
and take out insurance	pay a monthly premium <i>Inquire about the amount</i>	bequeath a fixed amount to next of kin upon your death

What are the risks?



Risk that you will end up with a debt

after the full term (30 years)



What can happen in the worst-case scenario?

after the full term (30 years), you could be left owing the entire amount

What are the costs?



The resulting costs based on a forecast of a 4% increase in the value of the investment

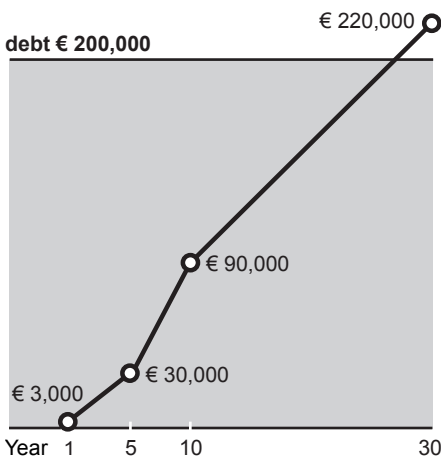
	Value	Costs involved	What you retain
After 1 year		€ 160 insurance premium € 550 other costs € 100 if terminated prematurely	
	€ 4,010 -	€ 810	= € 3,200
After 10 years		€ 1,600 insurance premium € 5,800 other costs € 1,000 if terminated prematurely	
	€ 46,400 -	€ 8,400	= € 38,000
After 30 years		€ 4,800 insurance premium € 65,400 other costs € 0 if terminated prematurely	
	€ 250,200 -	€ 70,200	= € 180,000

What could the [Name of product] yield?



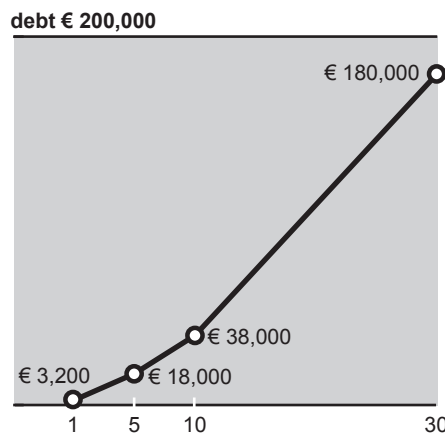
The resulting yield based on historical data

The yield is greater than the debt



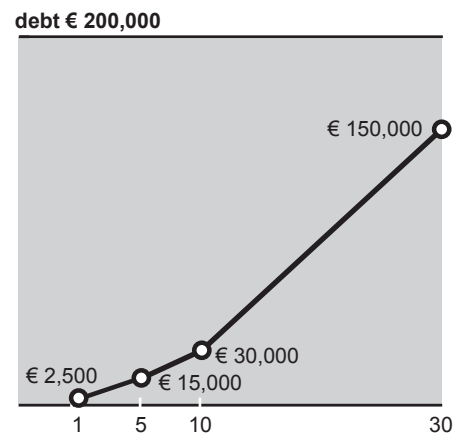
The resulting yield based on a forecast of 4% increase in the value of the investment

The yield is less than the debt



The resulting yield based on a pessimistic forecast

The yield is less than the debt



What happens in the event of premature termination?



Premature termination

upon your death

If terminated due to other circumstances, such as divorce, loss of job or occupational disability

Consequences

your next of kin receives a fixed amount
Inquire about the conditions

penalty costs apply
Inquire about the amounts