

## Financial Information Leaflet



**The product**



**The risks**



**The costs**



**The yields**



**Premature termination**

### Please note:

Calculations are based on an annual deposit of € 1,200 and investments in shares and bonds, each of which 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 also read the offer and the general terms and conditions.

Calculations in this leaflet are based on an annual deposit of € 1,200 and investments consisting of a combination of shares and bonds, each of which account for 50% of the investment. For further information, go to: [www.definancielebijsluiser.nl](http://www.definancielebijsluiser.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](http://www.afm.nl)), which is the supervisory authority for the savings, loans, investment and insurance markets.

## What is [Name of product]?



When you invest	You must	You can
	pay in a fixed monthly amount <i>Inquire about the amount and what you are investing in</i>	accumulate an amount of money
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 lose your deposit

If the product is terminated prematurely (1 year)

After the full term (10 years)



### What can happen in the worst-case scenario?

if the product is terminated prematurely, you could lose your entire deposit

at the end of the full term (10 years), you could lose your entire deposit

## 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			€ 60 insurance premium		
			€ 100 other costs		
			€ 40 if terminated prematurely		
	€ 1,230	-	€ 200		= € 1,030
After 5 years			€ 330 insurance premium		
			€ 600 other costs		
			€ 170 if terminated prematurely		
	€ 6,600	-	€ 1,100		= € 5,500
After 10 years			€ 600 insurance premium		
			€ 1,680 other costs		
			€ 0 if terminated prematurely		
	€ 14,280	-	€ 2,280		= € 12,000

## What could the [Name of product] yield?



The resulting yield based on historical data

The yield is greater than the deposit

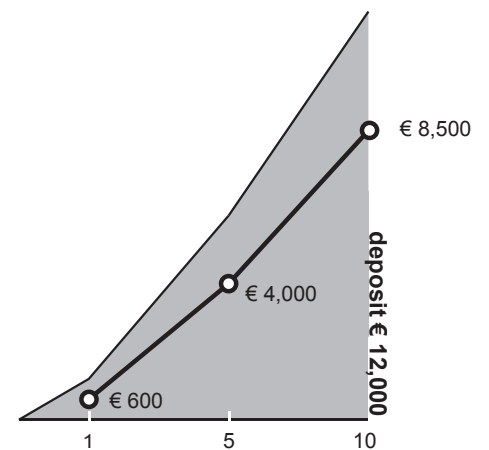
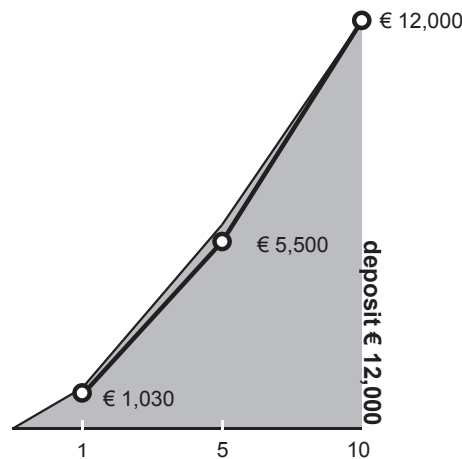
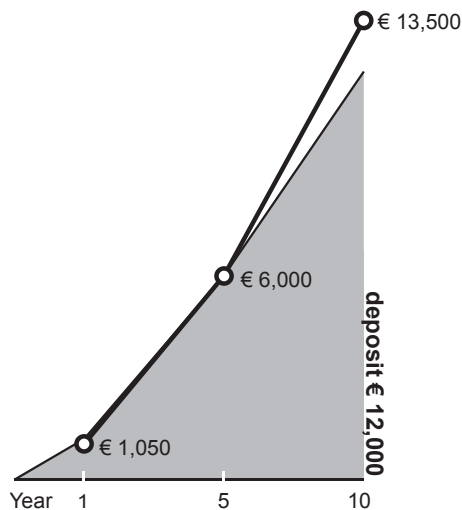
The resulting yield based on a forecast of a 4% increase in the value of the investment

The yield is about the same as the deposit



The resulting yield based on a pessimistic forecast

The yield is lower than the deposit



## 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*