

Document for provision of services

Who we are and general information

We are pleased to share this document with you. It provides you with information about our organisation, our service offering, our way of working and our rates.

Company details

Grant Thornton Accountants en Adviseurs B.V.
Flemingweg 10
2408 AV Alphen aan den Rijn

Grant Thornton Accountants en Adviseurs is specialised in financial service provision for her clients. Besides the regular service provision in the field of accountancy and tax advice, we operate in multiple areas, including advisory and brokerage for pensions and provisions for the future. In this service provision document you will learn what we can do for your business when it comes to pensions and provisions for the future and what you can expect from us.

We communicate in Dutch and English. We work for, and from, all the Grant Thornton offices in the Netherlands.

You will also read about who to contact if you are not satisfied with our service provision.

Memberships and registrations

Grant Thornton is associated with the following bodies:

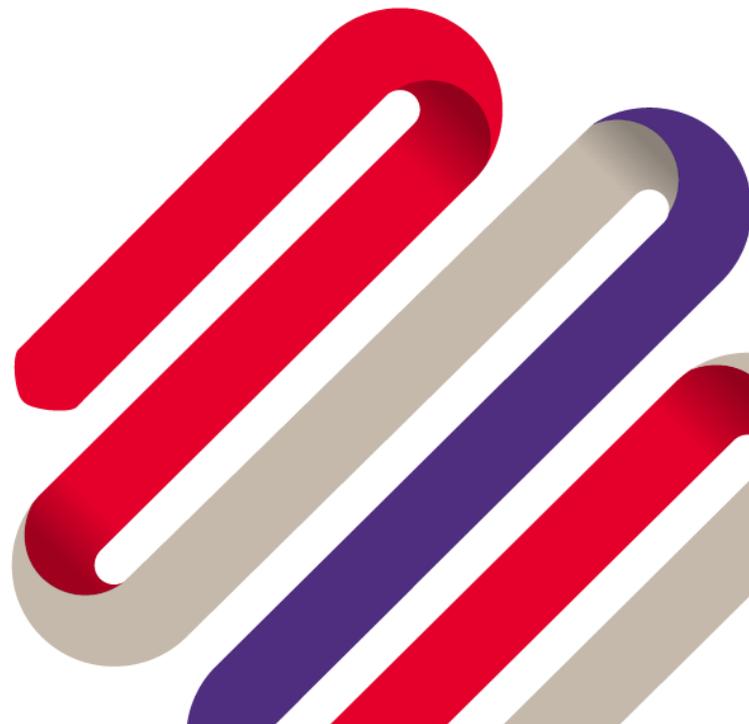
1. Kamer van Koophandel, number 28105565.
2. Autoriteit Financiële Markten (AFM), Wft-licence number 12040799.
3. Klachten Instituut Financiële Dienstverlening (Kifid), number 300.014998

The pension advisors are members of, among others:

1. Register Belastingadviseurs
2. BPF Kenniscentrum.

Our Wft-licence with the Autoriteit Financiële Markten regards the following services:

- brokerage in pension insurance and premium pensions institutions;
- brokerage in life insurance.



Our services

1. Charting the risks in the field of pensions and/or other provisions for the future on a (pension)legal, employment law and tax law level and supporting the employer in solving and preventing such problems.

2. Advising and brokerage in pension products, both for the companies and for the owner/director.

3. Managing the pension scheme, both for the companies and the owner/director.

4. Providing a second-opinion in the field of pensions and/or provisions for the future.

5. Providing a due diligence with the sale or purchase of companies, or in other situations.

6. Providing research into scope (determining whether any industry wide pension fund is mandatory) and all advice and support in this field.

7. Advising and supporting the Works Councils in closing and renewal processes, and advice regarding pension issues.

We have extensive experience in the provision of all of the above services.

Grant Thornton has a licence from the Autoriteit Financiële Markten for being able to, and being allowed to, advise and broker in pension products. By brokerage we mean that we can support you in purchasing products from insurers.

Grant Thornton has appointments with various insurance companies in this regard.

Independence

Grant Thornton works from a position of 'advisory freedom', which means that we do not have any ties or interest with any particular insurance company. We do not work on a commissions basis, only based on the actual hours spent on your assignment. With regard to potential commission claims on long-running contracts, we make follow-on agreements with our clients. Grant Thornton has made a conscious decision about its agreement with insurance companies. With that, besides the price, we have also taken factors such as quality of the products, service level offered, and reputation and creditworthiness of the insurer into account. Naturally, it is also possible to broker in (specific) products with insurers with whom we do not (yet) have an appointment, if such a situation should arise. This is always determined in consultation with the client. This ensures we always take your wishes and advisory needs into account.

Compensation for our services

Grant Thornton works on the basis of an hourly rate, or a fixed price agreement. We do not work based on commissions. We feel that an open, understanding relationship with our clients can only be achieved by charging the actual hours spent. In cases where we act as an intermediary on insurance policies already closed and for which a commission applies, we will consult you in order to come to a practical solution, in which the starting point will always be that we work based on an hourly rate or a fixed price agreement and the commission received by us is offset with that.

Our employees' hourly rates are based on each employee's experience and knowledge. The rate of our compensation does not depend on the financial product chosen, even if ultimately no financial products is chosen. In that latter case, we will charge you for the hours spent. Our employee compensation is not determined or influenced by the number of advices given or the financial products in which they broker. All of our employees receive a fixed salary. Our employees are required to adhere to Grant Thornton's internal guidelines regarding integrity, and solid, client-focused behaviour.

What do we expect from you?

In order to be able to carry out our tasks, we are (partly) dependent on the information you provide. To ensure progress of the assignment, we therefore ask you to provide us with the necessary information. We will communicate which information is needed in a timely manner.

We assume that you will also inform us about matters that we do not request from you, but that can reasonably be expected to have influence on our service provision. This could, for example, be changes in your organisation and/or employees, financial aspects with regard to your company and other current insurance policies that may be important for our service provision. We ask you to provide us with this information in a timely manner.

We are also, among others because of legislation and our duty of care, bound to provide you with information. We increasingly provide this in e-mails and newsletters. If you do not wish to make use of our newsletter, or if e-mail messages or newsletters are not received by you, and this is not due to any fault on our part, then we will not be able to take responsibility for this.

Complaints about our services

If, unfortunately, you have a complaint about our services, we request that you take this up with us in first instance.

If, together, we are unable to resolve things, you can get in touch with:

Klachten Instituut Financiële Dienstverlening (Kifid)
Postbus 93257
2509 AG DEN HAAG
E-mail: info@kifid.nl
Website: www.kifid.nl

Our affiliate number with Kifid is included at the top of this service provision document.

General Terms and Conditions

Regarding our service provision, and further to this service provision document, we inform you that our General Terms and Conditions apply to the services we provide. We will provide you with a copy of our General Terms and Conditions when we draft a quote for our services, or ultimately upon starting our service provision. By confirming the assignment, you also confirm having received this service provision document and that you agree to our General Terms and Conditions.



“Our aim is to resolve a complaint to both parties’ satisfaction.”

Contact

Would you like more information about our pension services? Please contact our pensions advisor or your usual contact person.



Edzo Boven
Pension advisor
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