

How do we handle privacy-sensitive information?

We would like to inform you about how we handle your privacy-sensitive information.

Our services

For the benefit of our clients, we provide advice regarding to insurance, mortgages, tax matters and administrative services. In addition to advice on which financial products fit the wishes and needs of our customers the most, we support our clients in the creation and maintenance of these products.

Your personal data

In order to be able to advise you properly as to which financial products fit your situation, we will have a meeting together. In this meeting, we ask you different questions. These questions relate to your knowledge of and experience with financial services and your financial situation, such as income, expenses and assets, your wishes and needs insofar as relevant to the financial advice and your willingness to bear certain risks yourself, or your wish to cover these, by means of insurance, for example.

We handle your data carefully

We handle the information we receive from you with care. We have taken technical and organisational measures to prevent unauthorised third parties from learning about these data. All our employees have also signed a confidentiality agreement.

How do we use the information we receive from you?

We use the information we receive from you to analyse your financial situation. Our advice on which measures you can take to realise your desired financial security is based on this. This may relate to the accrual of your pension, the insurance against certain risks or the obtaining of financing.

Both in the context of drafting this advice and when you ask us to execute parts of this advice, it may happen that we will need to contact insurers, lenders, expert assessment agencies, labour experts and others who are relevant to the implementation of the recommendations made in order to achieve your financial security.

For insurers and lenders, this would then involve the information they need to be able to determine whether and, if so, under what conditions they wish to offer you a quote for insurance or credit. For assessment agencies, this involves data that are needed to assess the value of your property or other assets. For labour experts, this involves your contact details so that the labour expert can contact you in the context of an application for occupational disability insurance.

We will only pass on the personal data we receive from you to third parties when it is necessary to perform a specific part of your order. In such cases, we only provide these third parties with the information they truly need to perform the work we have requested for you.

How long do we keep your data?

We do not keep the data longer than necessary to perform the assigned work for you. After no later than ten years after the insurance policies and/or loans that we have created for you have ended, we will destroy the personal data we have received from you in this respect.

What are your rights?

You are our client. So you have the right to determine which information we receive from you or not. But you also have other rights. We've summarised these below.

- a) You may always ask us for an overview of the personal data we have from you. This overview is provided free of charge.
- b) If you believe that we have incorrectly processed certain information about you in our records, you can ask for a correction. We appreciate this greatly because obviously. We can only do our work well if the data we use to work for you is correct.
- c) If you no longer wish us to retain certain information recorded in our records, you can request us to delete this information. Of course, in that case we will comply with your request.
- d) We have indicated above how we use the information received from you. If at any time you wish to limit this use, for example, stipulating that we may not pass on certain data to a specific organization, you can let us know. We will naturally also comply with this request.
- e) If you wish, you can ask us to forward your information to a third party. For example to your accountant, lawyer or bank. After receiving your request we will execute your request as soon as possible.
- f) When we receive personal information about you from third parties, for example from your insurer, accountant, bank or other financial advisors, we will inform you about the source from which we received this information.

What is the situation if you don't give us certain information, or restrict us in using it?

You can compare drafting a good financial advice plan to solving a puzzle. There are many separate pieces that are all mixed together at the beginning of our work. If we have all the pieces at our disposal, we will almost always succeed in solving the puzzle and sketching a complete picture.

But if you don't wish to provide us with certain information or impose restrictions on its use, then we'll be missing one or more "pieces" of the puzzle. Sometimes this doesn't present an insurmountable problem to being able to sketch a certain end-picture. We will then point out to you that this report may have certain gaps because we didn't have all the information at our disposal and what the consequences of that could be for you.

But if we're missing too much information, we can't draw up responsible advice and we will inform you that we can't carry out our work for you.

Complaints about the way we handle your personal data

As indicated above, we try to handle your personal details as carefully as possible. Do you have questions about the way in which your personal data is handled within our office? If so, don't hesitate to contact us. We will then do our best to answer these questions as well as possible.

If you have complaints about the way in which our office handles your personal data, we ask you to contact the management of our office about this. We promise you that this complaint will receive our full attention.

Should you still believe that we have not dealt with your personal details with due care, you can submit a complaint to the Dutch Data Protection Authority:

www.autoriteitpersoonsgegevens.nl.

Of course there's much more to tell

We hope that you now have a picture of what we can do for you. Of course that's much more than you could read about in this brochure. Please feel free to ask us any questions. Do you want to know more or about what we can do for you or how we work? We will gladly tell you in a personal meeting.