



MJFP Financial Planning is an independent financial consultant. We provide our customers, both private and business, with expert advice in the field of mortgages, insurance, financial planning, pensions, asset management and divorces. We offer you full financial services and take care of your financial affairs.

Mortgages

You could contact us for tailored and appropriate advice on your mortgage. We offer you a fair interest rate and make sure you find the mortgage that fits you best. We would like to advise you about the right type of mortgage and interest rates, as well as how to cover the risks of death and disability. Since a mortgage obligation has a major impact on your financial situation, now and in the future, we go one step further than the mortgage on itself. This gives you the opportunity to enjoy life and fulfil all of your financial needs.

Insurance

Finding the right and complete package of insurance could be quite a complex undertaking that requires knowledge of insurance. To take out the right insurance that suits you and fulfil your needs, we recommend consulting someone who could give you independent expert advice, appropriate to your situation. For this you could contact MJFP. As an independent intermediary we could be the link between you as a customer and the various insurance companies. Our consultants are fully aware of the coverage, conditions, advantages and disadvantages of the different types of insurance. In addition, our consultants are capable of selecting insurance companies which offer you the best value for money package. Together with our consultant you will determine which insurance package you need and which company could supply you with the appropriate insurance.

Financial Planning

"Could we use the increased value of our house for home improvements or a new car? What will my financial situation look like when my partner passes away? Will my pension be well organized?" We could answer all these questions for you during a detailed analysis of your financial situation and financial needs, now and in the future. This is called financial planning. In a financial planning, we include, among others, your income (even after retirement), your financial position, the risks of disability and death, your insurance and your mortgage. This financial planning is all about one thing: to have enough income and assets available to meet your financial desires, now and in the future, and to eliminate possible risks. Based on the analysis we propose a comprehensive advice for you, including any financial products you could sign into helping you to achieve your financial goals.

Pensions

It is important to make sure that your pension is well regulated, so you could enjoy life carefree and without unpleasant surprises when retired. Together we could see

how your pension situation will look like for the future, and how it could be improved to suit your personal financial needs.

Savings & Investments

You wish to manage your equity appropriately to get the best returns. You could either do this by saving or investing. Or, of course, you could choose a combination of both. The most appropriate method for you will depend on the degree of risk you could and are willing to take, your personal preferences and needs and the goal you have in mind. We would be pleased to advise you on the products appropriate for your situation.

Divorce advice

Divorce is a major event. In an emotional way, but it could also have radical effects on your financial and fiscal situation. We answer specific questions such as: "Could I keep living in my house after the divorce? What will be left to spend monthly? Could I buy a new home?" Besides individual counselling as a financial expert and divorce consultant, we could go even one step further and take care of the complete advisory process for you (possibly together with a lawyer). This may include the establishment of the divorce settlement, the parenting plan and the subsequent process.

Business customer at MJFP

Entrepreneurship is accompanied by risks. However, it is important to make sure that a number of commercial risks are appropriately covered, so you could focus on your business without worrying about risks. As a business customer, you could contact us for comprehensive and expert advice about your insurance. Besides, we also look at the income risks you would face as an entrepreneur so you always have enough income, even in case of disability or retirement. In addition, as an employer you want to take good care of your employees. With the right benefit package for your employees, you could make an attractive offer and find, retain and motivate the best staff. We would be pleased to advise you on the various arrangements that could be made for your employees.

Our method

In a personal and comprehensive meeting we make a clear overview of your financial situation and your needs. Secondly, the data gathered in the first stage are used for further analysis. In the third step of our approach, we make a selection of possible financial products that would fit your situation. In this phase, we explain to you the various options and indicate what we believe are to be the advantages and disadvantages of the several options. Eventually we will give you a concrete advice. In this advice we indicate exactly which product, at which insurance company we believe fits your needs best. Central in our approach is that we believe it is essential that you understand exactly what you choose, what that means to you and what it will bring you. Since we are doing business with almost any bank and insurance company, we could advise you which company could currently make you the best offer.

If you wish, we could then take care of closing all contacts with the financial institutions and insurance companies on your behalf. This to make sure that our advice will be followed correctly by the bank or insurance company.

Knowledge and quality

At MJFP quality and expertise are our top priority. All of our staff is highly trained and qualified in accordance with the requirements of the Act on Financial Supervision (Wet op het financieel toezicht or Wft). They have lots of experience, skills and qualifications as, among others, Accredited Mortgage Consultant (Erkend Hypotheekadviseur or SEH), various insurance certificates and tax training. In addition, some employees are also certified financial planner (gecertificeerd financieel planner or FFP) and accredited financial divorce adviser (erkend financieel echtscheidingsadviseur or RFEA). This gives you, as a customer, the assurance that you are consulting an experienced, expert consultant who could provide you with high-quality advice.

Furthermore, our customers could rely on us using the appropriate code of conduct in our contacts. We have professional liability insurance and are affiliated with various complaints commissions.

Our remuneration structure

Providing you with financial advice, leads to costs for our office. Up to 2013, our revenue consisted mainly of a compensation for these costs (commission) that we received from the financial institution or insurance company where you purchased a financial product based on our advice. The financial institution incorporated these costs into the price you paid for the financial product.

From 1 January 2013, for a large number of products such as mortgages, life insurance and pension products, financial consultants may no longer work based on commissions. Since 1 January 2013 the law requires that you as a customer have to pay the cost of financial advice and mediation directly to your consultant. This is called direct compensation. We think this is a good thing, for as it strengthens our position as independent consultant and for you our customer to know exactly what you pay!

We will send you an invoice for advising you about and/or purchasing a financial product. We receive no commission of the financial institution where you purchase the product. This means, the price you pay for the purchased financial product will be lower. For example, because the premium or the interest rate falls. Before we start the proceedings for you, we will come to clear agreements about what we will charge you for our services, so you know exactly what to expect.

For a number of products (including insurance and savings accounts) it is still possible to work, based on commissions. For now on we continue working on commissions for these products. Of course we will inform you extensively about the commission structure when you purchase one of these products.