

Fee models for life insurance

Model		
Pure sale	Sale with advice	Retirement planning
Included services		
Product sale	Product sale Advice and documentation Ongoing contract support	Product sale Advice and documentation Ongoing contract support Retirement planning
Commissions		
No acquisition commission No portfolio commission	No acquisition commission Portfolio commission	No acquisition commission Portfolio commission
One-time fee		
300 € gross	800 € gross*	2.000 € gross*
Fee for ongoing contract support		
150 € net/hour as required	For free	For free

*If no contract is concluded plus 19% VAT