

Fee models for life insurance

Model		
Pure sale	Sale with advice	Retirement Planning
Included services		
Product sale Extra payment service	Product sale Extra payment service Advice and documentation	Product sale Extra payment service Advice and documentation Retirement planning
Commissions		
No acquisition commission Portfolio commission	No acquisition commission Portfolio commission	No acquisition commission Portfolio commission
One-time fee		
300 €	1.500 €* 1.500 €*	2.500 €* 2.500 €*
Fee for follow up consulting		
150 €/hour as required	150 €/hour as required	150 €/hour as required

*If no contract is concluded plus 19% VAT