

Listing of rates

Hourly rates	Excl. btw	Incl. btw or free of btw
First appointment*	€ 80 - € 100	€ 96,80 - € 121
Starting entrepreneurs Setting up of your business administration and tax affairs	€ 80	€ 96,80
Budget counseling	€ 80	€ 96,80
Follow up work Mortgage advice Pension planning Planning your savings and Other tax questions	€ 100 - € 150	€ 121,00 - € 181,50

^{*}For appointments on location I can charge travel expenses and time and/or I can calculate a higher hourly rate. I will tell you that up front.

Minimum amount of the invoice € 75 excl. 21% btw.

If an appointment is not cancelled (in time) I can charge costs.

If a process is terminated (for any reason) before completion I will send you an invoice for the hours I have worked and the costs I have made so far, unless we have a different agreement.

For follow-up work, I may declare a fixed amount instead of an hourly rate. I will explain this during the first appointment. I can also make a different price arrangement with you.

For the personal income tax return, a fixed amount applies (no hourly rate).

	Excluding btw	Including btw
Tax application (1 person) (standard), starting at	€ 100	€ 121,00
Tax application (standard) with partner (2 persons)*starting at	€ 150	€ 181,50

The first application includes consultation. A different rate may sometimes be used for the following years. We will discuss this after the time. I can calculate travel expenses and time for appointments on location or at your home. I will indicate that in advance.

*In the year of divorce I calculate for both partners the rate of an individual tax application. For owners of (multiple)rented real estate I charge a surplus of min. € 100 (€ 121 incl. VAT). **The rate for zzp'ers is incl. yearly report and always in consulation. No new admissions!

General terms and conditions apply to all my services. See: www.advieseninzicht.nl/werkwijzer.html

Advice including purchase of a product

These rates are incl. or free of btw

Mortgage advice incl. mortgage brokerage

Buying a house

The basic rate may vary between € 2.000 and € 2.750 and is based on a starting fee of € 300 and working hours from 10 to 20. The total amount of hours depends on:

- One or two persons
- First time buyer or moving on
- Below or above retirement age
- Other circumstances
- Entrepreneurs may pay € 250 € 500 extra, depending on how they deliver their income data and the work that needs to be done for the application. This does not include the costs for an 'income report' that some mortgage suppliers require.

For English translations I may charge € 150 extra

Mortgage advice incl. mortgage brokerage

In case of a second loan, remortgage, change of interest or divorce

The rate is based on a starting fee of €150 followed by an hourly rate. After a first meeting I will give you an estimate of the expected working hours.

Advice and brokerage for products for investing and saving

For example a pension plan or other long and short term objectives

The rate is based on a starting fee of € 150 followed by an hourly rate. After a first meeting I will give you an estimate of the expected working hours.

Advice and brokerage for covering risk

In case of a life insurance

The rate is based on a starting fee of € 150 followed by an hourly rate. After a first meeting I will give you an estimate of the expected working hours.

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For appointments on location I will charge travel expenses and time and/or I can calculate a higher hourly rate per hour. I will tell you that up front.

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