

Remuneration Policy

Objective

We aim for a sustainable relationship with our clients. To achieve this, it is important that we place the long-term interests of our clients at the center of our services. For this purpose, we need to retain well-trained and motivated employees within our organization.

Our remuneration policy is aimed at attracting the right employees to our company and motivating them to contribute to our business objectives, as well as preventing undesirable behavior as a result of our remuneration policy.

Our remuneration policy is documented in such a way that it enables all stakeholders of our organization to form an opinion about the remuneration policy we apply.

The remuneration policy provides insight into:

- The procedure to be followed regarding the design of the remuneration policy
- The responsibilities
- The periodic evaluation and adjustment of our remuneration policy

Our services to clients are provided partly on the basis of direct remuneration in the form of a pre-agreed fee (fixed fee), hourly rate or subscription. On the other hand, we are remunerated based on commission. If a client requests this, we disclose this commission. The commission always depends on the conclusion of a financial product.

Risk analysis

We have prepared a risk analysis to determine in which parts of our organization we run the risk of improper treatment of our clients as a result of the remuneration policy we apply. Risks that may arise include:

- The risk of product pushing if a variable remuneration is granted based on turnover;
- The risk that employees take irresponsible risks in case of an “all or nothing” objective;
- The risk that employees pay insufficient attention to the handling of cases if a 13th month salary depends on the realized company profit;
- The risk of improper treatment of clients in case of high variable remuneration;
- The risk that investment products or products with an investment component are advised with insufficient attention to sustainability risks.

Where risks have been identified in the risk analysis, we have taken control measures to manage the risks in such a way that careful service to clients can be guaranteed.

Forms of remuneration

Within our organization, we have different forms of remuneration, namely:



- A market-based fixed salary, depending on position, knowledge and experience;
- Holiday allowance; 8% of the fixed annual salary;
- A commission/bonus scheme; some employees may be granted a commission/bonus scheme. Such a scheme is always at least 50% dependent on non-financial criteria;
- Expense reimbursements; this is a reimbursement for expenses incurred by the employee and is independent of any performance;
- Company car; depending on the position, it is possible that an employee may be assigned a company car. Its allocation is not dependent on performance influenced by the employee.

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A commission/bonus scheme may be agreed with a commercial employee. The variable remuneration depends on the following criteria:

- present professional competence;
- quality of submitted advisory files (file correct at once);
- advising sustainable products;
- measured customer satisfaction;
- received complaints;
- processing time of customer inquiries;
- status of the managed portfolio;
- realized turnover.

For non-commercial employees, it is determined during the annual performance review how the employee has performed relative to the agreed objectives and which variable remuneration is awarded. The objectives for the coming year are also formulated during this conversation.

We always have the possibility to reclaim paid variable remuneration if it subsequently appears that the employee did not meet appropriate standards of competence, did not behave correctly or was responsible for conduct that significantly worsened the position of the company.

Remuneration policy

We remunerate our employees and other natural persons performing financial services under our responsibility in such a way that improper treatment of clients is prevented as a result of the remuneration policy we apply. In shaping the remuneration of our employees, we apply the following principles:

- We offer a market-based salary to attract and retain well-qualified employees;
- Our remuneration policy is designed to encourage placing the client's long-term interests at the center;
- Our remuneration policy is designed to prevent investment products or products with an investment component from being concluded without sufficient attention to sustainability risks;
- Our remuneration policy is designed to be economically and commercially responsible;
- Any variable remuneration is determined on the basis of objectively measurable performance;
- Where our risk analysis shows that improper treatment of clients may occur, we take appropriate measures to manage this risk.



Evaluation

The remuneration policy has been established under the responsibility of the management. The management periodically and when adjustments are made to the remuneration policy carries out the risk analysis again and evaluates the remuneration policy based on this for any undesirable effects.