



The route may be fixed, but the view keeps changing



085 - 303 62 73



www.versgil.nl



info@versgil.nl



A. Hofmanweg 5a
2031 BH Haarlem



About VersGil



VersGil Financial services helps private persons as well as entrepreneurs find the way in the complex financial world. We do so by creating an overview of and insight into your personal finances. Our service provision will enable you to make the right choices in financial matters. Our goal is to ensure that you will have enough money in every stage of your life to do the things that you have to do and want to do.

Everybody comes across expected or unexpected events in their lives. Usually these events have a great impact on your finances. Things like starting an enterprise, the purchase of a house, retirement or early retirement, inheritance, studies of the children, incapacity for work, or a divorce. VersGil Financial services makes sure that you know in advance what to expect, so that you can oversee the consequences and make conscious choices about your finances. In all the advice we give, your current or desired standard of living – spending pattern – is the key element.

A financial plan or advice is not for ever, but very dynamic, so it must be monitored continuously. After all, your private situation is subject to change and legislation and regulations also keep changing. By updating your financial situation periodically, we can adjust the course in time if this should be necessary.

VersGil Financial services is entirely independent and not affiliated with any financial institution. Our vision is that the solutions proposed should be flexible and clear, but fitting first and foremost. Thanks to our independent position we can always select the products which satisfy these requirements best.

Furthermore, in the area of personal finances we provide diverse knowledge and skills training sessions for a number of different clients.

In order to promote your interests in the best way possible we ensure that we are permanently up to date with the latest developments in our area of expertise. We are also a member of the professional organisation for certified financial planners (FFP) and the recognised financial advisers foundation (stichting voor erkend financieel adviseurs; SEH).



Services



Financial planning

A financial plan gives you insight into what you can spend now, as well as later, and into where your financial risks are in the short and medium to long term.



Mortgage

Do you want to buy or alter a house, do you have an investment property in mind or do you want to save on your mortgage payments? We base our mortgage advice on your personal desires.



Pension

When you retire it is important to have enough money, so that you can keep living as you want. When do you want to stop working and what is enough money for you?



Taxes

We take care of your income tax declaration. Also, we help you with the right strategy to shift your capital from A to B and pay the least possible taxes in the process.



Capital

We help you structure your capital and give advice on the approach most appropriate for you so that your capital grows to the required level with the desired risk.



Insurances

We cannot predict the future. Therefore we help you to determine the (financial) risks so that you can decide whether you want to hedge them with an insurance or not.



Divorce

In case of a divorce there is a great deal to be settled and arranged. Emotionally this is hard enough already. We help you take care of the financial aspects.



Training sessions

We provide various knowledge and skills training sessions, both in-company and with open enrolment, for various renowned financial training institutes.

Procedure



Acquaintance

We start with an initial meeting. This meeting is free of charge and is intended to discuss without obligation whether our service provision fits in with your wishes and needs.



Overview

By talking to you and gathering information, we take stock of your current financial position, your wishes, goals and dreams.



Analysis

In this stage we assess whether your present situation is attuned to your wishes and goals, in conjunction with your risk profile and whether you can optimise your current situation fiscally.



Advice

We prepare a sound and clear financial plan or advice, in which you are advised about different options for the realisation of your wishes and goals.



Mediation

Our advice will come up with action points indicating how you may best realise your wishes and goals. If desired, we can carry out these action points for you or have this done.



Management

A financial plan or advice is very dynamic and a periodical review is important so that we can adjust in time wherever necessary. You only pay for what you need from us.



Team



Erik Gillissen FFP

Founder / Financial planner

Erik studied Economics & Law and in 2008 started his job in financial service provision. As an all-round adviser he has for quite some time been providing his relations with advice in the area of personal finances. Erik lives in Haarlem together with his wife, and in his leisure time he goes in for sports and social activities, never missing a year of winter sports.

E-mail: erik@versgil.nl

Mobile: 06 148 893 54

Paul Verspoor FFP

Founder / Financial planner / Teacher

Paul started his career in 1994 as a financial adviser and shortly after that as a teacher as well. He distinguishes himself through his customer focus and expertise. Thanks to his enthusiasm, experience and humour he manages to inspire many students. Since an adviser and trainer is never 'finished', it is self-evident for him to keep developing himself by means of specialised training courses.

E-mail: paul@versgil.nl

Mobile: 06 533 987 44



References



Listens well, explains matters very calmly and clearly. Thinks ahead.”

“The adviser is a real professional! He has advised us in a calm and expert manner, explaining everything down to the last detail. He has made life easier for us in several respects, so that the purchase of our house proceeded under considerably less stress. This is also thanks to his excellent reachability.”

“VersGil has a very professional way of working. Ample time is spent to advise you in an expert manner. I have found the process involved in arranging the mortgage to be very pleasant, which is mainly because VersGil takes care of a great many things and always takes the time to answer any questions I have. I would recommend VersGil to everybody!”

“The adviser works very professionally and has strong attention to detail. He shows himself as a trusted adviser and thinks through the entire process in a sophisticated way. Also, he's very patient and explains everything in detail. The adviser is always reachable through phone, email or WhatsApp. Lastly, he looks for the best mortgage option in the short term but also in the long term.”

“Very personal approach, knowledgeable and room for questions. The adviser invests a great deal of time in the analysis of the financial situation.”

“Good advice. Quickly grasped what I wanted.”

“VersGil in brief: expert advice, lucid explanation, personal approach, easy to reach and to the point.”

“The adviser has just helped my partner and I secure the mortgage for our first home. As expats, we needed a lot of guidance in terms of the process and regulations, and the adviser provided a really prompt, friendly and professional service – we'd have no hesitation in recommending him.”

Want to hear what clients say about us?
Check out our reviews on [Advieskeuze.nl](https://advieskeuze.nl)



With no goal in mind, every direction is good

