

Financing set-up

€500.000,-	
€1.000,-	
€10.000,-	
€5.000,-	
	€516.000,-
€1.000,-	
€750,-	
€2.999,-	+
	€4.749,-+
	€520.749,
	€20.749,
	€500.000,-
	€500.000,-
	€0,-
	€1.000,- €10.000,- €5.000,- €750,-

Financing set-up

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Closing fees		
Purchase price	€500.000,-	
Deed of transfer	€1.000,-	
Property transfer tax	€10.000,-	
Real estate agent	€5.000,-	
TOTAL		€516.000,-
Closing fees		
Mortgage deed	€1.000,-	
Appraisal	€750,-	
Mortgage advisory	€2.999,-	+
TOTAL		€4.749,-+
Total needed		€520.749,-
Input from savings		€20.749,
Mortgage		€500.000,-
Tax-deductible (box-1)		€500.000,-
Non-tax-deductible (box-3)		€0,-

Payment summary

Туре	Principal	Duration	Interest	Fixed	Deductible	Gross payment (1sth mth)
Annuity	€500.000,-	360 mth	4.75%	120 mth	01-11-2052	€2.608,-

2023	3	l balance	Principal	Interest	Gross payment	Tax benefit	Net payment	Gross	Net
2024	9	9,-	€1.261,-	€3.956,-	€5.216,-	€3.821,-	€1.395,-	€2.608,-	€697,-
2025 \$474,259,- \$8.550,- \$\begin{align*} &22.749,- \$\begin{align*} &31,299,- \$\begin{align*} &9.323,- \$\begin{align*} &21,976,- \$\begin{align*} &22,334,- \$\begin{align*} &31,299,- \$\begin{align*} &9.144,- \$\begin{align*} &22,342,- \$\begin{align*} &22,342,- \$\begin{align*} &22,342,- \$\begin{align*} &22,342,- \$\begin{align*} &22,342,- \$\begin{align*} &22,342,- \$\begin{align*} &22,515,- \$\begin{align*} &22,2515,- \$\begin{align*} &22,2616,- \$\begin{align*} &22,2616,- \$\begin{align*} &22,2616,- \$\begin{align*} &22,2616,- \$\begin{align*} &22,2616,- \$\begin{align*} &22,2616,- \$\begin{align*} &22,23117,- \$\begin{align*} &22,261,- \$\begin{align*}		3,-	€7.777,-	€23.522,-	€31.299,-	€9.657,-	€21.642,-	€2.608,-	€1.803,-
2026	9	9,-	€8.154,-	€23.145,-	€31.299,-	€9.494,-	€21.805,-	€2.608,-	€1.817,-
2027	9	9,-	€8.550,-	€22.749,-	€31.299,-	€9.323,-	€21.976,-	€2.608,-	€1.831,-
2028 €446.009,- €9.885,- €21.352,- €31.237,- €8.722,- €22.515,- €22.515,- €22.676,- €22.676,- €22.676,- €22.676,- €22.676,- €22.676,- €22.676,- €22.676,- €22.676,- €22.891,- €23.117,- €23.1115,- €7.998,- €23.117,- €23.353,- €23.117,- €23.353,- €23.353,- €23.353,- €23.353,- €23.533,-	4	4,-	€8.965,-	€22.334,-	€31.299,-	€9.144,-	€22.155,-	€2.608,-	€1.846,-
2029 €435.590₁ €10.419₂ €20.696₁ €31.115₁ €8.439₂ €22.676₁ €22.891₂ 2030 €424.672₂ €10.918₂ €20.196₁ €31.115₂ €8.224₂ €22.891₂ € 2031 €413.230₂ €11.441₂ €19.673₂ €31.115₂ €7.998₂ €23.117₂ € 2032 €401.241₂ €11.990₂ €19.125₂ €31.115₂ €7.762₂ €23.353₂ € 2033 €388.573₂ €12.667₂ €18.253₂ €30.920₂ €7.387₂ €23.533₂ € 2034 €375.289₂ €13.284₂ €17.597₂ €30.881₂ €7.104₂ €23.777₂ € 2035 €361.380₂ €13.909₂ €16.972₂ €30.881₂ €6.835₂ €24.046₂ € 2036 €346.818₂ €14.562₂ €16.319₂ €30.881₂ €6.554₂ €24.327₂ € 2037 €331.572₂ €15.635₂ €30.881₂ €6.259₂ €24.622₂ € 2038 €315.610₂ €15.963₂ €14.919₂ €30.881₂ €5.5951₂ €24.622₂ € 2039 €28.897₂ </td <td>4</td> <td>4,-</td> <td>€9.400,-</td> <td>€21.899,-</td> <td>€31.299,-</td> <td>€8.957,-</td> <td>€22.342,-</td> <td>€2.608,-</td> <td>€1.861,-</td>	4	4,-	€9.400,-	€21.899,-	€31.299,-	€8.957,-	€22.342,-	€2.608,-	€1.861,-
2030 €424.672,	9	9,-	€9.885,-	€21.352,-	€31.237,-	€8.722,-	€22.515,-	€2.603,-	€1.876,-
2031 €413.230, €11.441, €19.673, €31.115, €7.998, €23.117, €2032 €401.241, €11.990, €19.125, €31.115, €7.762, €23.353, €2033 €388.573, €12.667, €18.253, €30.920, €7.387, €23.533, €2034 €375.289, €13.284, €17.597, €30.881, €7.104, €23.777, €2035 €361.380, €13.909, €16.972, €30.881, €6.835, €24.046, €23.037 €331.572, €15.246, €15.635, €30.881, €6.554, €24.327, €2036 €346.818, €14.562, €16.319, €30.881, €6.554, €24.327, €2037 €331.572, €15.246, €15.635, €30.881, €5.951, €24.930, €2039 €298.897, €16.712, €14.169, €30.881, €5.951, €24.930, €2039 €298.897, €16.712, €14.169, €30.881, €5.628, €25.253, €24.040 €281.297, €17.600, €13.119, €30.720, €5.177, €25.543, €24.944 €262.886, €18.411, €12.309, €30.720, €4.828, €25.892, €24.462, €26.2886, €18.411, €12.309, €30.720, €4.462, €26.258, €20.445, €10.575, €30.720, €4.462, €26.258, €24.944 €223.482, €20.145, €10.575, €30.720, €4.462, €26.258, €24.944 €202.409, €21.073, €9.647, €30.720, €3.680, €27.040, €2045 €180.366, €22.043, €8.677, €30.720, €3.680, €27.040, €2045 €180.366, €22.043, €8.677, €30.720, €3.263, €27.457, €2046 €157.308, €23.058, €7.662, €30.720, €2.790, €27.930, €2047 €133.188, €24.120, €6.600, €30.720, €2.022, €28.698, €2047 €133.188,	(0,-	€10.419,-	€20.696,-	€31.115,-	€8.439,-	€22.676,-	€2.592,-	€1.889,-
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2042 €243.627,	7	7,-	€17.600,-	€13.119,-	€30.720,-	€5.177,-	€25.543,-	€2.559,-	€2.128,-
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2045 €180.366,-	2	2,-	€20.145,-	€10.575,-	€30.720,-	€4.080,-	€26.640,-	€2.559,-	€2.219,-
2046 €157.308,- €23.058,- €7.662,- €30.720,- €2.790,- €27.930,- €2047 €133.188,- €24.120,- €6.600,- €30.720,- €2.022,- €28.698,-	9	9,-	€21.073,-	€9.647,-	€30.720,-	€3.680,-	€27.040,-	€2.559,-	€2.253,-
2047 €133.188,- €24.120,- €6.600,- €30.720,- €2.022,- €28.698,-	6	6,-	€22.043,-	€8.677,-	€30.720,-	€3.263,-	€27.457,-	€2.559,-	€2.288,-
	8	8,-	€23.058,-	€7.662,-	€30.720,-	€2.790,-	€27.930,-	€2.559,-	€2.327,-
2048 €107.957,- €25.230,- €5.489,- €30.720,- €1.543,- €29.177,-	8	8,-	€24.120,-	€6.600,-	€30.720,-	€2.022,-	€28.698,-	€2.559,-	€2.391,-
	7	7,-	€25.230,-	€5.489,-	€30.720,-	€1.543,-	€29.177,-	€2.559,-	€2.431,-
2049 €81.565,- €26.392,- €4.328,- €30.720,- €1.042,- €29.678,-	,	-	€26.392,-	€4.328,-	€30.720,-	€1.042,-	€29.678,-	€2.559,-	€2.473,-
2050 €53.958,- €27.607,- €3.113,- €30.720,- €519,- €30.201,-	,	-	€27.607,-	€3.113,-	€30.720,-	€519,-	€30.201,-	€2.559,-	€2.516,-
2051 €25.079,- €28.879,- €1.841,- €30.720,- €-91,- €30.811,-	,	-	€28.879,-	€1.841,-	€30.720,-	€-91,-	€30.811,-	€2.559,-	€2.567,-
052 €0,- €25.078,- €521,- €25.600,- €0,-			€25.078,-	€521,-	€25.600,-	€0,-	€25.600,-	€2.133,-	€2.133,-

Maximum mortagage



Comparison

Proposal 10 yrs fixed annuity

Type Principal Duration Interest Fixed Deductible Gross payment 1sth mth

Annuity €500.000,- 360 mnd 4.75% 120 mnd 01-11-2052 €2.608,-

Proposal 10 yrs fixed linear

Type Principal Duration Interest Fixed Deductible Gross payment 1sth mth

Linear €500.000,- 360 mnd 4.75% 120 mnd 01-11-2052 €3.368,-

Proposal 20 yrs fixed annuity

Type Principal Duration Interest Fixed Deductible Gross payment 1sth mth

Annuity €500.000,- 360 mnd 5.04% 240 mnd 01-11-2052 €2.696,-

2023	€490.963,-	€2.608,-	€1.803,-	€480.556,-	€3.326,-	€2.531,-	€491.419,-	€2.696,-	€1.839,-
2024	€482.809,-	€2.608,-	€1.817,-	€463.889,-	€3.260,-	€2.494,-	€483.653,-	€2.696,-	€1.853,-
2025	€474.259,-	€2.608,-	€1.831,-	€447.222,-	€3.193,-	€2.455,-	€475.486,-	€2.696,-	€1.867,-
2026	€465.294,-	€2.608,-	€1.846,-	€430.556,-	€3.106,-	€2.406,-	€466.898,-	€2.696,-	€1.882,-
2027	€455.894,-	€2.608,-	€1.861,-	€413.889,-	€3.041,-	€2.369,-	€457.867,-	€2.696,-	€1.898,-
2028	€446.009,-	€2.603,-	€1.876,-	€397.222,-	€2.974,-	€2.330,-	€448.356,-	€2.693,-	€1.914,-
2029	€435.590,-	€2.592,-	€1.889,-	€380.556,-	€2.882,-	€2.278,-	€438.287,-	€2.680,-	€1.927,-
2030	€424.672,-	€2.592,-	€1.907,-	€363.889,-	€2.818,-	€2.242,-	€427.705,-	€2.680,-	€1.945,-
2031	€413.230,-	€2.592,-	€1.926,-	€347.222,-	€2.754,-	€2.205,-	€416.584,-	€2.680,-	€1.964,-
2032	€401.241,-	€2.592,-	€1.946,-	€330.556,-	€2.690,-	€2.169,-	€404.897,-	€2.680,-	€1.985,-
2033	€388.573,-	€2.576,-	€1.961,-	€313.889,-	€2.626,-	€2.133,-	€392.542,-	€2.669,-	€2.002,-
2034	€375.289,-	€2.573,-	€1.981,-	€297.222,-	€2.560,-	€2.095,-	€379.515,-	€2.661,-	€2.022,-
2035	€361.380,-	€2.573,-	€2.003,-	€280.556,-	€2.477,-	€2.047,-	€365.837,-	€2.661,-	€2.045,-
2036	€346.818,-	€2.573,-	€2.027,-	€263.889,-	€2.414,-	€2.012,-	€351.474,-	€2.661,-	€2.069,-
2037	€331.572,-	€2.573,-	€2.051,-	€247.222,-	€2.351,-	€1.976,-	€336.393,-	€2.661,-	€2.095,-
2038	€315.610,-	€2.573,-	€2.077,-	€230.556,-	€2.289,-	€1.940,-	€320.558,-	€2.661,-	€2.122,-
039	€298.897,-	€2.573,-	€2.104,-	€213.889,-	€2.226,-	€1.905,-	€303.931,-	€2.661,-	€2.151,-
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AFFORDABLE BORROWING

A mortgage and personal loans can help you achieve your financial goals but having too many loans can jeopardize your plans. The critical thing is to make sure you control your debts, not the other way around.



FUTURE SPENDINGS



Future spending includes life events such as furthering education, getting married, purchasing property, having children, supporting parents, changing careers, starting a business or retirement. These expenses may deplete your assets and can be long- term financial commitments.

RETIREMENT

Retirement planning is the process of determining how you will set aside enough money so you can enjoy life after you stop working. Creating a retirement plan helps you determine how much money is needed after you retire and manage your finances to cover expenses in later years.



INSURANCE

Unexpected incidents or emergencies in life such as accidents, illness, and death can deplete your savings and erode your assets. Having adequate insurance coverage for these eventualities should be a key component of your financial planning. As a minimum, consider critical illness and accident/disability insurance. You should also consider setting up an emergency fund to cover about three to six months of living expenses



ESTATE



Preparing for the worst may be unpleasant, but it is long-term financial planning. Your finances must be order in the event of serious illness, disability, or death. Your family is better prepared to meet life's challenges and emergencies.