

## PRESS RELEASE

### **Van Lanschot launches healthcare planning service: insight into personal wishes, possibilities and the costs of longer-term healthcare**

's-Hertogenbosch, the Netherlands, 22 March 2016

**Healthcare is a very important and topical issue for many Dutch people. As standard healthcare provision changes and individuals are increasingly encouraged to take more responsibility and contribute towards their own care, healthcare providers are flooding the market with new formats and possibilities. So who's there to give guidance in this new landscape? Van Lanschot introduces the *ZorgScan*, its healthcare planning service providing insight into the possibilities and additional costs of healthcare.**

Chris Zegers, Healthcare Director and member of Van Lanschot Private Banking's management team, says: "Extra care means extra costs. But what do you need to factor in? What other choices are there in addition to your legal entitlement to healthcare provision? Should you build additional capital or earmark a proportion of your current assets for healthcare? Will you end up leaving less to your children if you buy the care you expect to need? The Van Lanschot *ZorgScan* provides insight into the financial implications and shows the feasibility of our wishes. It helps us to offer our clients an opportunity to factor in healthcare costs in their financial plans and take control of their own care."

#### **Changing care**

In the past few years, healthcare in the Netherlands has undergone major reforms, one of them being the enactment of the Long-term Care Act. Van Lanschot research has found that nearly half of the wealthy in the Netherlands feel the quality of healthcare is inadequate, while two-thirds are willing to buy additional care, either today or sometime in the future. In fact, no less than 67% want to take control of their own healthcare requirements. But how best to do that? What possibilities are there and what are the financial implications? The *ZorgScan*, which builds on Van Lanschot's wealth planning service to its Private Banking clients, provides the answers.

#### **How it works**

Clients complete the *ZorgScan* by answering a series of questions about their future healthcare requirements. The tool checks these answers against a set of statistics to arrive at a personal care profile – an overview of personal wishes and choices plus an indication of relevant annual costs. Using the outcomes of this review, a Van Lanschot adviser then walks them through the impact of their choices on their wealth.

### **An example**

A 45-year-old entrepreneur, married with three children, assumes he will achieve his average life expectancy (age 82). He considers that he might need long-term 24-hour care from age 79, using the legal provisions under the Long-term Care Act but also wanting to have the option to privately buy additional care tailored to his requirements. Also, he envisages spending his last days in a luxury residential care home. The *ZorgScan* reveals that this entrepreneur will need to allow for a total budget of €430,000 in personal healthcare costs.

Van Lanschot's *ZorgScan* builds on from its wealth planning advisory service and is informed by its many years of experience in preserving and creating wealth for its clients. Van Lanschot keeps close track of trends in the markets, including government policies and the role of health insurers and trade associations, allowing it to translate changes into solid advice. It also leads the market in providing financial services for medical professionals such as specialists, pharmacists and dentists.

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Van Lanschot NV is the holding company of F. van Lanschot Bankiers NV, the oldest independent bank in the Netherlands with a history dating back to 1737. Van Lanschot, a wealth manager operating under the Van Lanschot and Kempen & Co brand names, is active in Private Banking, Asset Management and Merchant Banking, with the aim of preserving and creating wealth for its clients. Van Lanschot NV is listed on Euronext Amsterdam.

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