

Annex 3 to asset management contract

Risk profile/investment strategy

Customer:

Date of birth:

1. Risk capacity

The risk capacity shows to which extent you are able to take risks based on your life circumstances and your financial situation.

1.1 Age

Every age group has different investment requirements. Which age group do you fall under?

- under 35 years (3)
- 36 to 60 years (2)
- over 60 years (1)

1.2 Investments

Are you planning larger investments in the future? (residential property, company foundation, self-employment, car purchase, house remodeling) for which you need a share of your assets?

- Yes, in the next 1 to 3 years (0)
- Yes, in the next 5 years (1)
- Yes, in the next 5 to 10 years (2)
- No investments are planned (3)

1.3 How do you finance your livelihood?

- | | |
|--|-----|
| <input type="checkbox"/> Exclusively from salary/retirement income | (3) |
| <input type="checkbox"/> Largely from salary/retirement income | (2) |
| <input type="checkbox"/> Largely from investment income | (1) |
| <input type="checkbox"/> Asset attrition | (0) |

1.4 What is the total of your net assets (bank assets plus value of real estate minus mortgages, excluding pension fund capital and 3a pillars)?

- | | |
|--|-----|
| <input type="checkbox"/> Less than annual income | (0) |
| <input type="checkbox"/> Between one and three annual incomes | (1) |
| <input type="checkbox"/> Between three and five annual incomes | (2) |
| <input type="checkbox"/> More than five annual incomes | (3) |

2. Risk tolerance

Risk tolerance shows you how personally willing you are to take financial risks.

2.1 Risk behaviour in relation to my financial products

Are you aware that any financial investment involves a risk of loss (even up to total loss of invested capital)?

- | | |
|---|-----|
| <input type="checkbox"/> No, I am not aware of this risk, but I am willing to take a certain amount of risk | (1) |
| <input type="checkbox"/> Yes, I am aware of this risk | (3) |

2.2 Risk behaviour total assets without real estate

How do you act when you lose 20% of your stock exchange-independent total assets (excluding real estate)?

- I will have my consultant advise me (0)
- I will invest to make up for losses (3)

2.3 Risk behaviour stock market investments (like stocks, bonds)

From which decrease in the value of your stock market investments will you become uneasy?

- Don't have any stock market investments (0)
- From a decrease of more than 10% (1)
- From a decrease of more than 20% (2)
- I'm a long-term investor and keep the investment as is (3)

2.4 Investment experience

Do you have any experience with fund strategies traded on the stock market, one-time deposit insurances, bonds and direct investments?

- None (0)
- Yes, with one-time deposit insurances and bonds (1)
- Yes, with investment funds/bonds (2)
- Yes, with bonds, stocks, and structured products (3)

2.5 Interest in the financial market

Do you actively follow developments in the financial markets?

- No (0)
- Yes (1)

3. Risk profile/investment strategy

<p>1. Security-oriented below 7 points</p> <p>A security-oriented investor places great value on the preservation of his capital but also strives for a reasonable return. However, fluctuations in the portfolio are undesired. Investments can be made in accounts with better returns, capital-guaranteed products, and/or bonds of audited issuers; a small proportion of the amount can also be invested in direct investments of audited issuers.</p>	
<p>2. Conservative investor 8 to 12 points</p> <p>A conservative investor also places value on the preservation of his capital. Interest-bearing products are the focus. Fluctuations of a small proportion of the assets are accepted. Investments can be made in fund strategies (max. 20% of the assets), in capital-guaranteed products, and/or bonds of audited issuers, as well as in direct investments of audited issuers. The investment range is not the most important criteria.</p>	
<p>3. Balanced 13 to 17 points</p> <p>A balanced investor also wants to invest his capital profitably. The associated risk is limited to an appropriate proportion of capital-guaranteed products and/or bonds/direct investments of audited issuers. Larger rate fluctuations are also accepted. Investments can be made in stock market-dependent fund investments with larger proportions of stocks (between 30% and 50% of the stock market-dependent investment value).</p>	
<p>4. Growth-oriented 17 to 22 points</p> <p>A growth-oriented investor wants to achieve above-average capital returns and is willing to consciously accept the respective rate fluctuations. An investor in this category invests heavily in high-risk stock market-dependent investments (e.g. purely equity investments). He capitalises more on returns from capital gains/dividends and less on returns from interest. He is also open to all other investment options.</p>	

- I filled in and evaluated the "Risk profile" form together with my consultant, have read it, understood it, and consent to it.

- Irrespective of the elaboration above, and the resulting score and associated result, I expressly want my personal investment strategy to have

the risk profile no. _____

- I forego the creation of an investment profile and am aware of the risks of my investments. I manage my assets myself, without consultation (execution only).

- I confirm the receipt of the brochure "Special risks in securities trading". In particular, I confirm that I have been informed about the specific risks associated with my personal investments and have understood these explanations.

The risk profile remains in the customer dossier. A copy is sent to the customer.

Signature:

Place, Date

Place, Date

Customer

Provider