

Risk profile, choice of investment strategy

Pension scheme

Insured person no.

Insured person

Portfolio number

Last name

First name

An insured person has a maximum of ten investment strategies to choose from.

Pension schemes with total pension assets of CHF 5 million or more choose a maximum of ten investment strategies, made available by the Board of Trustees. The available strategies are defined in the Appendix to the investment regulations "Decisions regarding investment strategies".

Insured persons in pension schemes with total pension assets of less than CHF 5 million can choose from ten investment strategies specified by the Board of Trustees from the mandate universe "Vontobel Pension Funds, Vontobel Pension Basis, Vontobel Pension Dynamic, and Vontobel Pension Custom".

These pages must be completed and signed by the person to be insured.

Your risk capacity

Your age group?

- | | | |
|---------------|--------------------------|---|
| 65 or older | <input type="checkbox"/> | 1 |
| 60–64 | <input type="checkbox"/> | 2 |
| 55–59 | <input type="checkbox"/> | 3 |
| 50–54 | <input type="checkbox"/> | 4 |
| 50 or younger | <input type="checkbox"/> | 5 |

Your annual average income in CHF?

- | | | |
|-----------------|--------------------------|---|
| >150,000 | <input type="checkbox"/> | 1 |
| 150,000–500,000 | <input type="checkbox"/> | 2 |
| Above 500,000 | <input type="checkbox"/> | 3 |

How do you make a living?

- | | | |
|------------------------|--------------------------|---|
| Solely from assets | <input type="checkbox"/> | 1 |
| Primarily from assets | <input type="checkbox"/> | 2 |
| Primarily from income | <input type="checkbox"/> | 4 |
| Completely from income | <input type="checkbox"/> | 5 |

Your net assets in CHF?

- | | | |
|-----------------|--------------------------|---|
| Up to 1 million | <input type="checkbox"/> | 2 |
| 1–2 million | <input type="checkbox"/> | 3 |
| 2–10 million | <input type="checkbox"/> | 4 |
| Over 10 million | <input type="checkbox"/> | 5 |

What is your investment horizon?

- | | | |
|-------------------|--------------------------|---|
| Less than 1 year | <input type="checkbox"/> | 1 |
| 1–2 years | <input type="checkbox"/> | 2 |
| 2–5 years | <input type="checkbox"/> | 3 |
| 5–8 years | <input type="checkbox"/> | 4 |
| More than 8 years | <input type="checkbox"/> | 5 |

Low (6–9); Moderate (10–13); Medium (14–17); Increased (18–20); High (21–25)

TOTAL

Your risk tolerance

What is your yield objective?

- Value retention 1
- Income generation 2
- Balanced relationship between income and capital growth 4
- Capital growth 5

The yield of the following three fictitious investments is uncertain to differing degrees. Which investment do you find most attractive?

- A return of 1.0 % p.a. is to be expected 1
- Expected return ranges between -9 % and +11 % 3
- Expected return ranges between -19 % and +21 % 5

How do you make a living?

- Solely from assets 1
- Primarily from assets 2
- Average risk appetite 3
- Primarily from income 4
- Completely from income 5

Would you be worried if the value of your invested assets dropped by 20 percent?

- Yes, I would sell everything to cut my losses 1
- Yes, I would sell part to limit my losses 2
- Not really, I would sit it out and wait for the stock market to rise again 4
- No, I would consider it to be a buying opportunity 5

Low (4-6); Moderate (7-10); Medium (11-14); Increased (15-18); High (19-20)

TOTAL

Calculated lower value: _____

Permissible risk profile: _____

The person to be insured is in agreement with this

Yes No

In the case of "NO" and if there will be a deviation in the calculated investment strategy, transparent reasons for increasing the risk tolerance must be given here:

Choice of investment strategy¹

Required risk profile

- Low
- Moderate
- Medium
- Increased
- High

Equity portion, neutral quota

- Equity portion ≥ 0 % and < 20 %
- Equity portion ≥ 20 % and < 35 %
- Equity portion ≥ 35 % and < 45 %
- Equity portion ≥ 45 % and < 60 %
- Equity portion ≥ 60 % and ≤ 75 %

¹ By selecting an investment strategy with a neutral equities portion of 45 %, 60 % or 70 %, the insured person takes note that the expansions of the investments are being made in accordance with Art. 50 Para. 4 Swiss Ordinance on Occupational Retirement, Survivors' and Disability Pensions Plans BVV 2 and Art. 6 Para. 1 and 3 of the foundation's investment regulations, and explicitly confirms that he / she has the risk capacity and risk tolerance required for this.

Final remarks

The insured person confirms by signature the selection of his / her investment strategy and the complete clarification of risk (particularly the obligation to restructure, investment risks, adjustment of the investment strategy), the truthful answering of the questions, and the documentation of the fee model. He / she confirms in particular that he / she has been informed and has understood that negative changes in valuation and price losses can result from investments in securities and foreign currencies. The insured person alone is responsible for the investment risk. There is neither a right to a minimum interest return nor full or partial capital preservation. Changes that impact the risk profile of the insured person are to be reported in writing by the insured person to the foundation without delay.

The insured person is in agreement that the bank and the foundation will share the bank client data / personal data required for the execution of the pension relationship for processing. This strategy information sheet has been checked and approved by the Board of Trustees. The foundation will inform the insured person if his / her selected strategy cannot be achieved to the desired extent.

Signatures

Place, date

Signature of the person to be insured

Place, date

Signature of pension fund foundation

Place, date

Signature of Bank

Please send the completed form to the following address: **Allvisa AG, Karina Togni, PO box, 8027 Zurich**