

ASSESSMENT OF SUITABILITY FOR INSURANCE INVESTMENT PRODUCTS

Policy Data

Policy holder (surname, first name, company) _____

Date of birth (for natural person) _____ Legal form (for legal entity) _____

Policy number _____

Street _____ Number _____

Post code _____ City _____

The purpose of this suitability assessment is to determine whether the investment strategy selected for your insurance product is suitable for you. The assessment does not constitute legal, tax or investment advice. It is recommended to obtain the necessary legal, tax and investment advice from proficient advisors.

The data requested is treated confidentially and used solely for the above-mentioned assessment and for documentation.

If circumstances occur which have an impact on the accuracy of the information given, you have to notify us immediately.

It may take up to 30 days to implement any resulting changes.

YOUR PROFILE

Qualification as professional investor

Please tick as appropriate:

The size of your financial portfolio, including the life policy, exceeds Euro 500'000. ☐ Yes ☐ No

Over the last four quarters, you have carried out an average of ten transactions on the financial markets. ☐ Yes ☐ No

You work or have worked in the financial sector for at least one year in a professional position, performing functions that require knowledge of investments in financial instruments. ☐ Yes ☐ No

If you have answered two questions with «yes» we will classify you as a «professional investor».

PORTFOLIO SELECTION

Please note: The information given below is provided solely to facilitate our selection and the appointment of a custodian as well as a portfolio manager.

Are you aware that your investments may incur considerable losses, including the total loss of the entire policy-linked portfolio if invested in shares, bonds or alternative investments?

☐ Yes ☐ No

Are you aware that none of the investment strategies offered by Youplus include a premium or interest guarantee?

☐ Yes ☐ No

Please note: In order to secure short-term liquidity, 5% of the policy-linked assets are generally held in cash or cash-like investments (including liquid, bankable assets)

☐ Option A: The policy-linked asset portfolio is invested according to my risk tolerance:

Risk tolerance	Risk profile and investment goal	Related investment strategy	Asset allocation (maximum exposure per asset class)	
<input type="radio"/> 1) VERY LOW Portfolio management includes a loss tolerance of up to 5% p.a. of the investment. This percentage, however, is not guaranteed.	You are very reluctant to take risks and do not wish to expose your assets to any unnecessary risks. You therefore prefer «safe» investments. Price fluctuations can be expected in the event of interest rate changes.	Fixed income (very conservative): The main objective of a fixed income portfolio is the safeguard of assets in each individual year and the realisation of regular interest income.	Cash	100%
			Money market	20%
			Bonds	100%
			Alt. investments*	5%**
<input type="radio"/> 2) LOW Portfolio management includes a loss tolerance of up to 15% p.a. of the investment. This percentage, however, is not guaranteed.	You are fairly risk adverse but willing to take a limited risk in order to achieve a higher long-term yield on your assets. Price fluctuations can be expected in the event of interest rate changes.	Income (conservative): The aim of an income-oriented portfolio is to maintain the value of assets in the long term, with minor price fluctuations. Regular interest income is optimised by dividends and capital gains.	Cash	100%
			Money market	20%
			Bonds	90%
			Equities	20%
			Alt. investments	10%**
<input type="radio"/> 3) MODERATE Portfolio management includes a loss tolerance of up to 20% p.a. of the investment. This percentage, however, is not guaranteed.	You have a cautious attitude towards risks but are willing to take a calculable risk in order to achieve additional return from long-term capital gains. Price fluctuations can be expected in the event of interest rate changes.	Yield (moderate): The yield-driven portfolio seeks to achieve real long-term asset growth with moderate price fluctuations. Interest and dividend income are the primary sources of return, supplemented by capital gains.	Cash	100%
			Money market	20%
			Bonds	75%
			Equities	35%
			Alt. investments	10%**
<input type="radio"/> 4) AVERAGE Portfolio management includes a loss tolerance of up to 25% p.a. of the investment. This percentage, however, is not guaranteed.	You regard risks as an opportunity to achieve an attractive longer-term return. You are therefore willing to accept substantial short-term price fluctuations.	Balanced (liberal): The emphasis in a balanced portfolio is on long-term asset growth, whereby moderate price fluctuations are to be expected. Returns are generated in the form of interest and dividends as well as capital gains.	Cash	100%
			Money market	20%
			Bonds	60%
			Equities	65%
			Alt. investments	10%**
<input type="radio"/> 5) HIGH Portfolio management includes a loss tolerance of up to 50% p.a. of the investment. This percentage, however, is not guaranteed.	You want to benefit considerably from the potential of stock markets. In return, you are willing to accept substantial price fluctuations and losses.	Growth (dynamic): The investment objective in a growth-oriented portfolio is the realisation of substantial long-term asset growth, whereby the investor must be willing to accept substantial price fluctuations. Returns are generated in the form of capital gains, supplemented by interest payments and dividends.	Cash	100%
			Money market	25%
			Bonds	40%
			Equities	80%
			Alt. investments	10%**

You can find more answer options on the following page.

Risk tolerance	Risk profile and investment goal	Related investment strategy	Asset allocation (maximum exposure per asset class)										
6) VERY HIGH total loss possible	You have a high risk tolerance. Opportunities for long-term gains are seen as a decisive factor for your investment. You are willing to accept above average fluctuations in value as well as potential substantial losses in return for the opportunity to achieve above-average long-term returns.	Equities (offensive): An equity-oriented portfolio is based on the highest-risk investment strategy. This strategy aims to achieve high real long-term asset growth. Investments are made primarily in equities, which may result in substantial price fluctuations. Capital gains and currency movements account for the bulk of the returns; they are supplemented by interest and dividend income.	<table><tr><td>Cash</td><td>100%</td></tr><tr><td>Money market</td><td>25%</td></tr><tr><td>Bonds</td><td>25%</td></tr><tr><td>Equities</td><td>50 - 100%</td></tr><tr><td>Alt. investments</td><td>20%</td></tr></table>	Cash	100%	Money market	25%	Bonds	25%	Equities	50 - 100%	Alt. investments	20%
Cash	100%												
Money market	25%												
Bonds	25%												
Equities	50 - 100%												
Alt. investments	20%												
7) VERY HIGH total loss possible	You have a high risk tolerance and aim to combine traditional investments and alternative investments in order to achieve long-term gains. The type of these investments are decisive for your investment. In return for the opportunity to achieve above-average long-term returns, you are willing to accept above-average fluctuations in value. You are aware that substantial losses may occur.	Multi-Asset (offensive): The investment portfolio can be invested in different asset classes, including alternative asset classes (e.g., precious metals, commodities, real estate, private equities, hedge funds, hybrid instruments, etc.). If a large part of the assets (more than 5%) is invested in a single type of investment, the scope of the diversification of the underlying portfolio is not subject to regulation (bulb risk). Lack of or restricted liquidity of the investment (long minimum holding period), increased transaction costs; other risks such as domicile risk, counterparty risk, settlement risk, credit risk/default risk, market risk, currency risk.	<table><tr><td>Cash</td><td>100%</td></tr><tr><td>Money market</td><td>70%</td></tr><tr><td>Bonds</td><td>80%</td></tr><tr><td>Equities</td><td>90%</td></tr><tr><td>Alt. investments</td><td>100%</td></tr></table>	Cash	100%	Money market	70%	Bonds	80%	Equities	90%	Alt. investments	100%
Cash	100%												
Money market	70%												
Bonds	80%												
Equities	90%												
Alt. investments	100%												

* «Alt. investments» = alternative investments.

** Alternative investments in risk class 1–5 will only be carried out in order to hedge risks within the portfolio (e.g. currencies).

○ **Optional:** Subject to my personal risk tolerance profile laid out in Option A, the policy-linked portfolio of assets is to be invested solely in investment funds.

○ **Option B: Your personal selection of funds**

Please note: This option may be restricted/excluded depending on your country of residence.

The premium is to be invested in the following investment funds:

ISIN	Fund name	Currency	Units (or/ Amount)

o Option C: Defined investment strategy

Please note: This option may be restricted/excluded depending on your country of residence.

o Option D: Unquoted or non-bankable financial instruments

Please note: This option may be restricted/excluded depending on your country of residence.

Please complete our Investment Instructions for Illiquid/ Non-Bankable Assets which your broker has handed over to you along with this assessment form.

Preferred investment manager

Please note: If permitted by the laws and regulations in your country of residence, you may name your preferred investment manager provided he or she has been approved by us and manages the risk class you have selected*:

* **Please note:** Only complete this part if you are permitted to select an investment manager under the laws and regulations applicable to you. If you are unsure, please leave this part blank.

You declare to have read and understood this Assessment of Suitability. You confirm that the information given here is true, accurate and complete.

You agree with the collection, processing and use of the required personal data for aforementioned audit purposes and documentation according to the provisions laid down in the DSGVO, as well as to automated storage and processing.

Place

Date

Signature

company stamp (for legal entity)

To be filled out by broker (if involved):

- ☐ The broker hereby confirms that he or she has considered all the information provided by you concerning your financial situation, asset management and investment counselling objectives. The broker has informed the investor that the selected risk class **is suitable** and appropriate for him/her.

Company, broker's surname, first name

Place

Date

Signature

DATA PROTECTION

We take great care to protect your privacy when processing your personal data. We process your personal data in compliance with Regulation EU 2016/679 of the European Parliament and of the Council from 27 April 2016 on the protection of individuals with regard to the processing of personal data and the free movement of such data and repealing Directive 95/46/EC, also referred to as «DSGVO» and, to the extent applicable, the data protection or privacy laws of any other country as well as in accordance with the principles set out in our Data Protection Notice handed out to you by the broker along with this application form.