

## Risk Profile

When investing your pension assets in investment products, statutory provisions (Art. 19a Ordinance on Vesting) require you to learn more about your personal risk capacity.

This form is designed to help you decide on your choice of investment products when saving with securities. You must submit it when you first purchase holdings or switch investment strategy and when your risk capacity or tolerance changes.

The bank that manages your account is responsible for supporting you in the selection of investment products.

Mr.     Ms.

\_\_\_\_\_  
Last name

\_\_\_\_\_  
First name

\_\_\_\_\_  
Street/No.

\_\_\_\_\_  
Postcode/Town/Country

\_\_\_\_\_  
Date of birth (dd/mm/yyyy)

\_\_\_\_\_  
Account number (if available)

### Risk capacity

Please answer the following questions and add up the points to determine your investor profile:

#### Question 1: What is the main source of your income?

- A  I am employed or receive a pension. (2)  
 B  I am self-employed. (1)  
 C  I live from my existing assets. (0)

#### Question 2: What proportion of your total assets<sup>1</sup> (in the form of account or custody account balances) is freely available to you?

- A  Less than 25 % (0)  
 B  About 25 % (1)  
 C  More than 25 % (2)

#### Question 3: In terms of your total assets<sup>1</sup>, what percentage of the retirement assets should be invested?

- A  01 – 25 % (5)  
 B  26 – 50 % (3)  
 C  51 – 75 % (2)  
 D  76 – 100 % (1)

#### Question 4: What proportion of the retirement planning amount to be invested will you require upon retirement to cover your obligations (e.g. paying off a mortgage)?

- A  Less than a quarter (5)  
 B  Less than half (3)  
 C  More than half (1)

#### Question 5: Investment horizon?

- A  Less than five years (1)  
 B  Between five to ten years (3)  
 C  More than ten years (5)

**Risk capacity (total points for questions 1 to 5):**

<sup>1</sup> Assets include: cash, savings accounts, 3a assets incl. the surrender value of life insurance, securities etc. which are not required during the investment horizon to pay for investments or living costs.

**Risk tolerance**

Please answer the following questions and add up the points to determine your investor profile:

**Question 1: Would you be concerned if your investment in the fixed pension plan falls by 15% or more?**

- A  No, I would not be worried at all. (6)
- B  I would remain calm. (4)
- C  I would be somewhat concerned and follow the situation closely. (2)
- D  Yes, I would be very worried indeed. (0)

**Question 2: What range of movement would be acceptable for your annual return on investment for your occupational benefit plan?**

- A  -1 % bis +3 % (1)
- B  -5 % bis +10 % (3)
- C  -15 % bis +20 % (5)
- D  -25 % bis +40 % (6)

**Question 3: Which statement best describes your investment behavior in the area of pensions?**

- A  I would only like investments with a small return and low risk. (1)
- B  I am willing to take a moderate risk for a slightly greater increase in value. (3)
- C  I am willing to accept a greater risk if there is a possibility of increased return. (5)
- D  I would like to earn a high profit, so I am willing to accept a high risk. (6)

**Risk tolerance (total points for questions 1 to 3):**

**Result**

**Determined investor profile:**

The sum of risk capacity and risk tolerance determines the investment profile as follows:

	5 – 12 points	13 – 20 points	21 – 29 points	30 – 37 points
Investment strategy	account solution	conservative	balanced	dynamic
Investment Recommendation / Equity component	0 % no securities	0 – 25 %	25 – 50 %	> 50 %

**Declaration by the insured person**

I confirm that I have answered the questions truthfully. My investment profile is derived from my answers and will be used to draw up the recommended investment strategy. Investment decisions that are outside of my investment profile contain greater risk or fewer potential returns. I therefore acknowledge that the securities order cannot be executed by Rendita if my investment decision varies from my investment profile.

Taking account of my financial circumstances, knowledge and experience as an investor, my investment aim and the present investment profile, I have made the final investment decision with the chosen investment strategy. The foundation and the account-holding bank have not issued me with a return promise. My attention has been expressly drawn to the fact that a positive performance in the past is no guarantee for future performance, and that losses can arise from investments in securities (due to prices, interest rates, foreign exchange and counterparty risks, etc.). I am aware that neither the foundation nor the bank that manages the account accepts any liability for any securities losses and that I bear the sole risk.

Place/Date:

Signature of account holder:

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