

Individual Risk Check Liberty Foundation for 3a Retirement Savings

If you opt to invest your 3a retirement savings in a securities solution, we need to know more about your capacity for risk. The time horizon (investment horizon) is especially important in determining the capacity for risk and appropriate equity content.

Client

Name

First name

Please spontaneously tick the statements that are true for you or correspond best.

1

What percentage of your total assets is the prospective investment?

- | | |
|--|----|
| <input type="checkbox"/> less than 50% | 10 |
| <input type="checkbox"/> between 50% and 75% | 6 |
| <input type="checkbox"/> over 75% | 3 |

2

Which of the following is closest to your own asset allocation?

- | | | |
|---|---|----|
| <input type="checkbox"/> 100% savings account or interest products |  | 0 |
| <input type="checkbox"/> 75% savings account or interest products
25% equities and similar |  | 3 |
| <input type="checkbox"/> 50% savings account or interest products
50% equities and similar |  | 5 |
| <input type="checkbox"/> 25% savings account or interest products
75% equities and similar |  | 8 |
| <input type="checkbox"/> 100% equities and similar |  | 10 |

3

How much experience do you have in investing in equities, equity funds or alternative investments?

- | | |
|--|----|
| <input type="checkbox"/> No experience | 0 |
| <input type="checkbox"/> 0 to 3 years | 3 |
| <input type="checkbox"/> 3 to 10 years | 6 |
| <input type="checkbox"/> over 10 years | 10 |

4

How much experience do you have in investing pension assets?

- | | |
|--|----|
| <input type="checkbox"/> No experience | 0 |
| <input type="checkbox"/> 0 to 3 years | 3 |
| <input type="checkbox"/> 3 to 10 years | 6 |
| <input type="checkbox"/> over 10 years | 10 |

5

Investment horizon

- | | |
|--|----|
| <input type="checkbox"/> 3 to 5 years | 3 |
| <input type="checkbox"/> 6 to 10 years | 6 |
| <input type="checkbox"/> over 10 years | 10 |

6	How much of a loss are you willing to accept?	
	<input type="checkbox"/> None	0
	<input type="checkbox"/> 10%	5
	<input type="checkbox"/> 25%	8
	<input type="checkbox"/> over 25%	10

7	Assuming you made an investment and its value fell by 25%: how would you react?	
	<input type="checkbox"/> I would sell immediately to avoid further losses	0
	<input type="checkbox"/> I would wait	6
	<input type="checkbox"/> I would increase my investment because the price is cheap	10

Total points

Recommendation	0 – 25 points	25 Carat+
	26 – 50 points	40 Carat+
	51 – 70 points	60 Carat+

I have discussed the point count and the indicated time horizon underlying the investment strategy recommendation with my consultant and consider it correct. The final investment strategy decision was taken in consultation with my consultant and with due regard to my investment experience, objectives and time horizon, and my securities knowledge. I confirm that my consultant has not made any promises about future returns and has pointed out that past positive trends do not guarantee positive future performance. I am also aware that securities investments can produce losses (e.g. on prices, interest rates and currencies) and that I alone bear that risk. My consultant, the Bank and the Foundation cannot be made liable for any losses of any nature whatsoever.

Investment strategy chosen by the Client:

- 25 Carat+
- 40 Carat+
- 60 Carat+

If the chosen investment strategy deviates from the recommendation based on the risk check, the decision must be briefly substantiated.

Signature

Place, date Client's signature

Place, date Consultant's signature