

## Personal Risk Check for Liberty Foundation 3a Retirement Savings

If you opt for a securities solution, we need to know more about your personal capacity for risk. Your personal particulars, risk tolerance, investment goals and time horizon are the bases for your personal investment strategy. Please take the necessary time to answer this questionnaire.

|               |      |            |
|---------------|------|------------|
| <b>Client</b> | Name | First name |
|---------------|------|------------|

Please tick the statements that are true or correspond best.

**Personal particulars**

Questions 1 to 7 serve to take stock of the key aspects of your personal investment environment and planned investment horizon.

1. Please state your age:

- |   |   |
|---|---|
| a) <input type="checkbox"/> under 45          | 9 |
| b) <input type="checkbox"/> between 45 and 60 | 6 |
| c) <input type="checkbox"/> over 60           | 3 |

2. Which of the following statements best describes your present expenditures situation (rent, your children's education and training, mortgage, holiday plans, etc.)?

- |   |   |
|---|---|
| a) <input type="checkbox"/> My recurrent liabilities absorb the greater part of my income.      | 2 |
| b) <input type="checkbox"/> My recurrent liabilities absorb less than half of my income.        | 4 |
| c) <input type="checkbox"/> My recurrent liabilities absorb an insignificant part of my income. | 6 |

3. If you were to lose your regular income overnight, how long would you be able to finance your customary living standard? In answering, assume that you do not want to sell any long-term assets (real estate, securities, etc.).

- |  |   |
|--|---|
| a) <input type="checkbox"/> less than 3 months     | 2 |
| b) <input type="checkbox"/> between 3 and 6 months | 4 |
| c) <input type="checkbox"/> longer than 6 months   | 6 |

4. In the next 5 years, do you expect your income to

- |   |   |
|---|---|
| a) <input type="checkbox"/> ... increase?                     | 6 |
| b) <input type="checkbox"/> ... remain more or less the same? | 4 |
| c) <input type="checkbox"/> ... decline?                      | 2 |

5. How much are your total assets currently worth (real estate excluded)?

- |  |   |
|--|---|
| a) <input type="checkbox"/> less than CHF 50 000               | 0 |
| b) <input type="checkbox"/> between CHF 50 000 and CHF 250 000 | 6 |
| c) <input type="checkbox"/> over CHF 250 000                   | 9 |

6. How much experience do you have with securities?

- |  |   |
|--|---|
| a) <input type="checkbox"/> little or no experience  | 2 |
| b) <input type="checkbox"/> adequate experience  | 4 |
| c) <input type="checkbox"/> extensive/professional experience<br>→ <b>your experience qualifies you for a customised, self-managed securities solution</b> | 6 |

7. How long is your investment horizon with regard to the planned strategy?

- |   |   |
|---|---|
| a) <input type="checkbox"/> 0-3 years → <b>your investment horizon restricts you to an account solution</b> | 0 |
| b) <input type="checkbox"/> 3-5 years   | 2 |
| c) <input type="checkbox"/> 6-10 years  | 4 |
| d) <input type="checkbox"/> more than 10 years  | 6 |

## The independent pension platform

## Capacity for risk

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Questions 8 and 9 serve to establish your capacity for risk taking into account your investment horizon.

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8. As the following examples show, the higher the expected returns, the higher the risk; this therefore presupposes a higher capacity for risk. These examples are hypothetical and disregard the current market situation. Which of the following statements applies best?

- |  |   |
|--|---|
| a) <input type="checkbox"/> you are not prepared to accept fluctuations in asset values.<br>→ <b>your risk tolerance restricts you to an account solution.</b>   | 0 |
| b) <input type="checkbox"/> you are seeking stable returns with limited fluctuation in asset value (e.g. investments may fluctuate between minus 5% and plus 5% per year).   | 2 |
| c) <input type="checkbox"/> you are prepared to accept a certain degree of fluctuation in asset value in order to achieve higher long-term returns (e.g. investments may fluctuate between minus 10% and plus 10% per year). | 4 |
| d) <input type="checkbox"/> you are prepared to accept high yearly fluctuations in asset value in order to maximise long-term returns (e.g. investments may fluctuate between minus 20% and plus 20% per year).              | 6 |
- 

9. Let us assume that you have opted for an investment involving a certain risk. After initial gains, your investment starts making a loss. How would you react assuming that your personal investment environment and time horizon under questions 1 to 7 have not significantly changed?

- |   |   |
|---|---|
| a) <input type="checkbox"/> I would probably switch to a less risky investment.   | 2 |
| b) <input type="checkbox"/> I would probably wait and only change after a drastic loss.   | 4 |
| c) <input type="checkbox"/> I would probably hold on to my investment because I can basically accept temporary losses in price. | 6 |
- 

Total points

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## The independent pension platform

## Risk profile

## Risk check evaluation

0–20 points or elimination based on question 8 (Risk Level 1):

Your risk profile only allows an account solution.

21–33 points (Risk Level 2):

Conservative risk profile: your risk profile corresponds to a conservative strategy focusing on a possibly regular return, without entirely neglecting chances for slight price and/or exchange rate gains. Investments are weighted in favour fixed-rate investments such as bonds. The combination with a limited equity and foreign currency content is designed to build up assets in the long term while limiting fluctuations in asset value. your risk profile allows an equities content between 0 to 25%, or an account solution.

34–46 points (Risk Level 3):

Balanced risk profile: your risk profile corresponds to a balanced strategy focusing on a regular income and a higher long-term return. The asset allocation is balanced between fixed-term investments, equities and foreign currency. This is designed to ensure ongoing earnings while taking advantage of opportunities for price and/or foreign exchange gains. The aim is long-term asset appreciation hazarding fluctuations in asset values. Your risk profile allows an equities content between 0 to 40%, or an account solution.

47–60 points (Risk Level 4):

Dynamic risk profile: the dynamic risk profile corresponds to a strategy focusing on higher price and/or foreign exchange gains rather than on regular returns. Asset allocation is weighted in favour of equities, with a higher share of foreign currencies. The aim is high long-term asset appreciation hazarding fluctuations in asset values. Your profile shows a high risk capacity and allows you to choose from all the possible investment strategies. **Extended investment possibilities are available only for this profile.**

## Investment strategy

## Your chosen investment strategy:

Risk Level 1 account solution

Risk Level 2 equities content 0–25%

Risk Level 3 equities content 0–40%

Risk Level 4 equities content 0–60%

I hereby confirm that I have answered all the questions truthfully and added up the points, and that I have understood the corresponding risk profile and investment strategy. The investment strategy I have chosen

corresponds to my risk profile

does not correspond to my risk profile. Reason for variance:

## Declaration

I hereby confirm that I have not been promised any returns and that I have been made aware of the fact that positive past performance does not guarantee positive future performance. I am also aware that securities investments can produce losses (e.g. on prices, interest rates, foreign currencies or counterparties) and that I alone bear that risk.

## Signature

Name

First name

Place, date

Client's signature