

## Personal Risk Check for Lealta Foundation for Vested Pension Benefits

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

**Client** Client/Portfolionumber

Name First name

Please tick the statements that are true or correspond best.

**Personal particulars**

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

1. Please state your age

- |   |    |
|---|----|
| a) <input type="checkbox"/> under 35          | 12 |
| b) <input type="checkbox"/> between 35 and 45 | 9  |
| c) <input type="checkbox"/> between 45 and 60 | 6  |
| d) <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 standard of living? 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"/> between 6 and 12 months  | 6  |
| d) <input type="checkbox"/> between 12 and 18 months | 12 |
| e) <input type="checkbox"/> longer than 24 months    | 18 |

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"/> ... decrease?                     | 2 |

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

- |   |    |
|---|----|
| a) <input type="checkbox"/> less than 50 000                    | 0  |
| b) <input type="checkbox"/> between CHF 50 000 and CHF 250 000  | 6  |
| c) <input type="checkbox"/> between CHF 250 000 and CHF 500 000 | 9  |
| d) <input type="checkbox"/> over CHF 500 000                    | 15 |

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 | 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 generally corresponds to a low-risk investment strategy.</b>	0
b) <input type="checkbox"/> 3–5 years	2
c) <input type="checkbox"/> 6–10 years	4
d) <input type="checkbox"/> 10 – 20 years	10
e) <input type="checkbox"/> over 20 years	15

**Capacity  
for risk**

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

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 best applies?

a) <input type="checkbox"/> You are not willing to accept fluctuations in asset values. → <b>Your risk tolerance generally advises a low-risk investment strategy.</b>	0
b) <input type="checkbox"/> You seek stable returns with limited fluctuations in asset value (e.g. investments may fluctuate between minus 5% and plus 5% per year).	2
c) <input type="checkbox"/> You are willing to accept a certain degree of annual 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 willing to accept annual fluctuations in asset value in order to achieve higher long-term returns (e.g. investments may fluctuate between minus 15% and plus 15% per year).	7
e) <input type="checkbox"/> You are willing 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).	10

9. 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 \_\_\_\_\_

## Risk check evaluation

Risk profile	Risk Level	Corresponding investment strategy
	<b>Risk Level 1</b> <input type="checkbox"/> 0 – 20 points	<b>Low risk:</b> Your risk profile corresponds to a strategy geared to the long-term preservation of capital, without any significant fluctuation in asset values. The investment focus is therefore on a fixed-interest, value-preserving investment solution denominated in Swiss francs.  <b>Risk Notice:</b> You should be aware that no strategy is entirely risk-free. Therefore, a value-preserving strategy can produce a negative performance.
	<b>Risk Level 2</b> <input type="checkbox"/> 21 – 33 points	<b>Conservative:</b> Your risk profile corresponds to a conservative strategy targeting regular income, without entirely neglecting chances for slight price and/or exchange rate gains. Investments are weighted in favour of fixed-rate instruments such as bonds. The combination of a small equities allocation and a limited foreign currency content aims to build up assets in the long term while limiting fluctuations in asset value. Your appetite for risk allows an equity allocation of up to 25% or the low-risk investment strategy.
	<b>Risk Level 3</b> <input type="checkbox"/> 34 – 46 points	<b>Balanced:</b> Your risk profile corresponds to a balanced strategy, targeting regular income and a higher long-term return. Asset allocation is balanced between fixed-term investments, equities and foreign currency. This is designed to ensure stable returns while taking advantage of opportunities for price and/or foreign exchange gains. The aim is long-term asset appreciation while accepting fluctuations in asset value. Your appetite for risk allows an equity allocation of up to 40%, or the low-risk investment strategy.
	<b>Risk Level 4</b> <input type="checkbox"/> 47 – 60 points	<b>Dynamic:</b> The dynamic risk profile corresponds to a strategy targeting higher price and/or foreign exchange gains rather than regular income. Asset allocation is weighted in favour of assets with a higher foreign currency share. The aim is high long-term asset appreciation, accepting fluctuations in asset values. Your appetite for risk allows an equity allocation of up to 60%, or the low-risk investment strategy. <b>With your risk profile, the extended investment opportunities under Article 50(4) BVV2/OPP2 and the Foundation's Investment Regulations are available to you.</b>
	<b>Risk Level 5</b> <input type="checkbox"/> 61 – 74 points	<b>Growth:</b> Your risk profile corresponds to a strategy where higher price and/or foreign exchange gains are more heavily weighted than regular income. Asset allocation favours assets (equities) with a high foreign currency share. The aim is high long-term asset appreciation hazing fluctuation in asset values. Your appetite for risk allows an equity allocation of up to 80% or the low-risk investment strategy. <b>The extended investment opportunities under Article 50(4) BVV2/OPP2 and the Foundation's Investment Regulations are available to you.</b>
	<b>Risk Level 6</b> <input type="checkbox"/> 75 – 94 points	<b>Capital gains:</b> Your risk profile corresponds to a strategy where higher price and/or foreign exchange gains are significantly more heavily weighted than regular income. Asset allocation favours assets (equities) with a very high share of foreign currencies. The aim is high long-term asset appreciation, accepting significant fluctuations in asset values. Your appetite for risk allows an equity allocation up to a max. of 100% or the low-risk investment strategy. <b>The extended investment opportunities under Article 50(4) BVV2/OPP2 and the Foundation's Investment Regulations are available to you.</b>

### Choice of investment strategy

Based on my risk check and risk profile and taking into account the applicable Foundation Regulations, I hereby instruct the Foundation to apply the following investment strategy:

Investment strategy	Low risk	Conservative	Balanced	Dynamic	Growth	Capital gains
<b>Risk Level</b>	1	2	3	4	5	6
Chosen strategy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### Confirmation

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

my risk profile       not my risk profile

Reason for the deviation if the investment strategy is higher than the risk profile.

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