

Risk assessment

Client number	<input type="text"/>		
Surname	<input type="text"/>		
First Name	<input type="text"/>		
Street	<input type="text"/>		
Postcode, Place	<input type="text"/>	Country	<input type="text"/>

Please answer the questions below to enable us to determine your risk profile.

Question 1: How would you describe yourself as an investor?

- I always look for secure investments. I am not comfortable accepting fluctuations in value. **Your risk tolerance only permits the low-risk strategy. You need not answer the remaining questions.** 1 point
- Although I value security in my investments, I still want higher returns than the rates offered by savings accounts. 3 points
- I am willing to accept limited fluctuations in value if this means I could enjoy higher returns. 5 points
- I am prepared to accept risk in order to enjoy higher returns. As such, I am also willing accept large fluctuations in value. 7 points

Question 2: Are you planning to make any substantial advance withdrawals in the near future?

- Yes, within the next three years. **In that case, we recommend the low-risk strategy.** 1 point
- Yes, in the next 3 to 10 years. 3 points
- No. 5 points

Question 3: How would you rate your knowledge of financial assets?

- No knowledge 1 point
- Basic knowledge 3 points
- Sound knowledge 5 points
- Expert knowledge 7 points

Question 4: Do you intend to save in the future?

- No, I cannot save regularly. 1 point
- Yes, I can save up to 25% of my income. 3 points
- Yes, I can save more than 25% of my income. 5 points
- I do not require any additional savings. 5 points

Question 5: What other types of pension do you have in place for yourself or your partner?

(more than one answer is allowed)

- | | |
|---|----------|
| <input type="checkbox"/> None | 0 points |
| <input type="checkbox"/> Pillar 3a (tax-exempt) | 1 point |
| <input type="checkbox"/> Pillar 3b (non-tax-exempt) | 1 point |
| <input type="checkbox"/> Endowment insurance | 1 point |
| <input type="checkbox"/> Risk insurance | 1 point |

Question 6: Assume your vested benefits, which have been invested in securities, lose around 15% of their value on account of a crash. However, there has been no change to the long-term economic forecasts. How would you react to this situation?

- | | |
|--|----------|
| <input type="checkbox"/> I would prefer to close my account immediately. | 1 point |
| <input type="checkbox"/> I would accept the situation as I know that fluctuations in values – both positive and negative – are part and parcel of investing in securities. | 3 points |
| <input type="checkbox"/> I would increase my capital if possible. | 5 points |

Assessment

- | | |
|--|--|
| <input type="checkbox"/> 5 to 11 points
Profile with very low risk tolerance – your risk profile only permits a low-risk strategy. | |
| <input type="checkbox"/> 12 to 16 points
Profile with low risk tolerance – your risk profile allows an equity component between 0% and 25% or an account model.
With your risk profile you could invest in the following Tellco strategies: <ul style="list-style-type: none">– Low risk– Shares 10– Shares 25 | |
| <input type="checkbox"/> 17 to 27 points
Profile with moderate risk tolerance – your risk profile allows an equity component between 0% and 45% or an account model.
With your risk profile you could invest in the following Tellco strategies: <ul style="list-style-type: none">– Low risk– Shares 10– Shares 25– Shares 45 | |
| <input type="checkbox"/> 28 to 33 points
Profile with high risk tolerance – your risk profile allows an equity component between 0% and 75% or an account model.
The expanded range of investment models is available with this risk profile.
With your risk profile you could invest in the following Tellco strategies: <ul style="list-style-type: none">– Low risk– Shares 10– Shares 25– Shares 45– Shares 75 | |

Place, Date

Signature of the insured