

Client's name:

Client's birthdate:

Based on the information which you provided in the Questionnaire for Assessment of Suitability and Appropriateness, please find below the description of the offered recommendation regarding the insurance-based investment product:

- ☐ We recommend the NOVIS Flexible Savings Plan product as it is suitable for your needs and your risk profile and we recommend the use of the following insurance funds:
- ☐ Only conservative type of insurance funds that invest mainly in bonds (NOVIS Fixed Income Insurance Fund)
- ☐ A combination of different types of funds that invest in bonds and shares, whereas the NOVIS Fixed Income Insurance Fund should make up at least  %
- ☐ Funds offering shares investments (NOVIS Global Select Insurance Fund, NOVIS Sustainability Insurance Fund)

The minimum recommended holding period for this product, which also suits your needs and your risk profile is:

years

Please, note that the maximum premium you should pay for this product is:

€

We provide our final recommendation based on the evaluation of your investment goals, willingness to take risks, financial situation, ability to bear losses, and on your knowledge and experience with investments. Individual sections affect the overall recommendation followingly:

Based on your investment goals and willingness to take investment risk, we have evaluated you as the following type of investor:

- ☐ **Conservative:** for a conservative investor, suitable insurance funds are those that invest mainly in bonds and financial market instruments with at most medium risk level (risk indicator max. 3) and a major part into funds with a low risk level (risk indicator max. 2).
- ☐ **Balanced:** for a balanced type of investor, it is appropriate to divide the investment into insurance funds so that part of the funds is allocated into funds that invest mainly in bonds and the rest into funds that invest in shares. We do not recommend investing in funds with a higher risk level (risk indicator max. 4).
- ☐ **Growth-oriented:** in this case, we recommend choosing insurance funds with a higher risk level but we do not limit the use of funds based on their risk indicator.

The risk indicator is listed in the Key Information Documents, which you receive before signing the proposal of the insurance contract and are also published on [www.novis.eu](http://www.novis.eu).

Your **financial situation and ability to bear potential investment losses** affect our final recommendation followingly:

- ☐ Due to the very limited ability to bear losses, we recommend placing the entire investment exclusively in a conservative type of investments (NOVIS Fixed Income Insurance Fund).
- ☐ Given your financial situation and ability to bear losses, we recommend placing at least part of the investment in a conservative type of investments.
- ☐ Your financial situation and ability to bear losses do not adversely affect your investment and it is possible to invest in accordance with your willingness to take risks.

Your **knowledge and experience** affect the final recommendation followingly:

- ☐ With regard to your knowledge and experience, we recommend only a conservative type of investments (NOVIS Fixed Income Insurance Fund).
- ☐ Your knowledge and experience are sufficient to invest in accordance with your willingness to take risks.

## SUITABILITY STATEMENT

Presented Suitability Statement is based on the European Commission Delegated Regulation (EU) 2017/2359 of 21 September 2017 supplementing Directive (EU) 2016/97 of the European Parliament and of the Council with regard to information requirements and conduct of business rules applicable to the distribution of insurance-based investment products.

The NOVIS Flexible Savings Plan product **is not suitable** for you due to:

- ☐ Your financial situation
- ☐ Your unwillingness to bear investment risks
- ☐ Level of your knowledge and experience with investments
- ☐ The minimum recommended investment period set for this product

This product requires a regular suitability assessment, which is provided by law by your financial intermediary.

We inform you that a situation of conflict of interest may arise if you have terminated your previous insurance contract of a similar product prior to its expiration, because the intermediary may receive a new commission and this may be a disproportionate burden for you.

I, the undersigned client, declare that:

- I had enough time to read and interpret this „Suitability Statement“ prior to making my decision.
- I understood the content of this „Suitability Statement“ prior to the conclusion of the insurance contract and received one copy.
- I understand that the intermediary advised me based on the information I provided in writing.

<u>Place</u>	<u>Date</u>	<u>Signature of the client</u>
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Intermediary (financial agent/Insurer's employee)

<u>Name</u>	<u>Company</u>	<u>Signature of the intermediary</u>
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