

Client's name: _____

Client's birthdate: _____

1. SECTION: INVESTMENT GOALS AND RISK TOLERANCE

1. Would you like to mitigate the risk of devaluation? Yes No
2. Please state **the purpose** of purchasing insurance-based investment product (you can select more than 1 option):
- A. Short-term deposit of available funds
 - B. Long-term creation of financial reserves without a specific purpose
 - C. Building up resources for pension
 - D. Long-term creation of reserves for children (study financing, dowry)
 - E. Protection in the event of death up to 5000 €
 - F. Protection in the event of death (more than 5.000 €) or critical illnesses or disability or other coverages
 - G. Other (specify): _____
3. **For how long** are you planning to keep this product?
- A. 0 – 10 years
 - B. 11 – 14 years
 - C. 15 – 19 years
 - D. 20 – 29 years
 - E. 30 and more years
4. Please choose the statement that best describes your **risk tolerance**:
- A. I do not want my investments to be at any risk of losing value
 - B. I do not want my investments to be at significant risk but I can tolerate short or midterm insignificant losses to have the possibility to achieve profit
 - C. I would tolerate risk of higher losses in order to reach higher returns
 - D. I am looking for opportunities for significant growth of investment even if it means bearing significant risk of losses
5. The value of an investment tends to fluctuate over time, and may even decrease. Imagine that during the investment, its value in a short time decreases. At what **decrease** in value would you start worrying about your investment?
- A. I cannot accept a decrease in value, even if it is temporary
 - B. I would start to worry if the decrease was more than 5%
 - C. I would start to worry if the decrease was more than 10%
 - D. I would start to worry if the decrease was more than 17%
 - E. I would start to worry if the decrease was more than 25%
6. What is your **investment goal**? What average return do you expect at the end of the investment?
- A. I specifically want to minimize investment losses. I will be happy with any return that is positive
 - B. I expect a return roughly at the level of inflation
 - C. I expect a return at least slightly above the level of inflation
 - D. I expect a return significantly above the level of inflation

2. SECTION: FINANCIAL SITUATION AND ABILITY TO BEAR LOSS

7. Do you have a **regular source of income** from employment or business?
- A. Yes
 - B. No

8. What is your **disposable monthly income** (your net income, from which you deduct household costs, mortgage and loan repayments, insurance premium and other regular monthly costs. It represents the amount you can save under normal circumstances):
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9. How long may **your financial reserves** cover your financial needs in case of loss of regular income or in case of an emergency situation:
- A. Less than 1 month B. 1 - 3 months C. 4 - 6 months D. 7 - 12 months E. more than 12 months
10. What would **losing a quarter** of the invested sum mean to you (at the time of terminating the investment)?
- A. Existential problems
 B. Significantly lower living standard
 C. Less significant change of living standard
 D. Omisable or no impact on the living standard

3. SECTION: KNOWLEDGE AND EXPERIENCE

11. Please, mark your **knowledge and experience** with investments:
- A. I have no knowledge with investments
 B. General knowledge gained through self-study or in basic school education
 C. Advanced knowledge gained through targeted systematic self-study in the field of investing, by taking special courses or long-term investing (regular investment for at least 5 years)
 D. Secondary or university education in the field of finance, economics or financial mathematics
 E. Professional experience with investing, asset management or finance
12. Please mark which of the **following statements** you believe to be true:
- A. Investment-based life insurance is similar to a term deposit in a bank and brings me a guaranteed appreciation. Yes No I don't know
- B. Mutual funds invest in a larger number of financial instruments, thus spreading the risk arising from the loss of one particular investment. Yes No I don't know
- C. Generally, higher return can only be achieved at the cost of a higher risk of investment loss. Conversely, less risky investments usually yield lower returns. Yes No I don't know
- D. A share is a security with which the issuer is obliged to repay the nominal value and, where applicable, to pay interest from the debt (coupon yield). Yes No I don't know
- E. Investing in a bond with a maturity of 10 years, issued by a company with a rating in the non-investment sector, which is denominated in US dollars, is riskier for me than investing in a Slovak government bond with a maturity of 10 years, which is denominated in euros. Yes No I don't know

13. Please, define your **investment experience** (select all options that reflect your current situation):

	Investing in...					
	... bonds, bond funds or funds of the money market	... shares, shares funds or mixed funds	... commodities	... properties	... cryptocurrencies	... derivatives (difference contracts, options and others)
I have invested at least once in the last 5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have been investing regularly or repeatedly for at least 5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have already invested a total of more than 15,000 €	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Place _____ Date _____ Signature of the client _____

Intermediary (financial agent/Insurer's employee)

Name _____ Company _____ Signature of the intermediary _____