CITĒ GESTION

Designation ______________________________ Nr ______________

RISK AND INVESTMENT PROFILE

Without the information below, Cité Gestion will not be able to assess the appropriateness or suitability of the advice offered to the Client and cannot assume any responsibility for any lack of appropriateness or suitability. This one-time warning will not be repeated before each transaction.

The main objective for the assets on the Account

- ☐ To finance lifestyle
- ☐ To build retirement assets
- ☐ To generate an increase in wealth / to assure transmission of wealth
- ☐ To finance one or more specific projects

Financial situation (portion of the Client wealth with Cité Gestion)

- ☐ Less than 25 %
- ☐ Between 25 and 50 %
- ☐ Between 50 and 75 %
- ☐ More than 75 %

Main income and expenses

- ☐ The Client has or expects significant regular income.
- ☐ The Client faces or anticipates significant charges.

Representation (only for **joint accounts and investment structure accounts**): The Client requests to take into account the level of financial knowledge and expertise of the following person, designated as the Client's investment representative

- ☐ Co-Account Holder - Name:..
- ☐ Director or authorized representative of the investment entity
- ☐ Other: ....

Investment knowledge with respect to finance and financial instruments:

- ☐ No Knowledge
- ☐ Some knowledge, basic concepts and notions of risk/return for various asset classes)
- ☐ Good level of knowledge of financial investments and technical terms

Investment expertise in portfolio management services and transactions in financial instruments:

- ☐ No experience
- ☐ 1-3 years
- ☐ More than three years

The Client's knowledge and expertise has been acquired **as follows**:

- ☐ Previous mandates (discretionary asset management or advisory mandate)
- ☐ Occupation (e.g. working in the financial sector with access to financial knowledge)
- ☐ Training in financial sector
- ☐ Proven experience in the regular use of financial instruments on a private basis
- ☐ Other: ....

[Choose of the investment profile on the next page]

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Based on the above information, Cité Gestion will establish a risk profile specific to the Client. The Client chooses the investment profile according to the investment strategy table below:

☐ **CONSERVATIVE**	
OBJECTIVES	Reasonable preservation of capital with a preference for holding bonds.
RISK PROFILE	**Low –** In principle, little risk and low volatility, but potentially lower returns. Minimising exposure of principal to loss or fluctuation is very important.
INVESTMENT HORIZON	2 - 3 years
☐ **BALANCED**	
OBJECTIVES	Emphasis on both long term growth and reasonable stability.
RISK PROFILE	**Average –** Willing to assume an average amount of market risks and volatility or loss of principal to achieve higher returns.
INVESTMENT HORIZON	3 - 10 years
☐ **GROWTH**	
OBJECTIVES	Long term growth with an emphasis on investments in equity markets.
RISK PROFILE	**High –** Willing to sustain substantial volatility or loss of principal and assume a high level of risk in pursuing higher returns.
INVESTMENT HORIZON	More than 10 years
☐ **ABSOLUTE RETURN**	
OBJECTIVES	Opportunistic investments in all available asset classes, without reference to a benchmark, and without taking account of any standard investment profile. The investment philosophy seeks to obtain an absolute, non-relative return.
RISK PROFILE	**Variable –** According to the investment model. Willingness to take risk to seek enhanced returns. Material exposure to market fluctuation.
INVESTMENT HORIZON	~ 5 years

Date: ____________________ Signature(s): ____________________