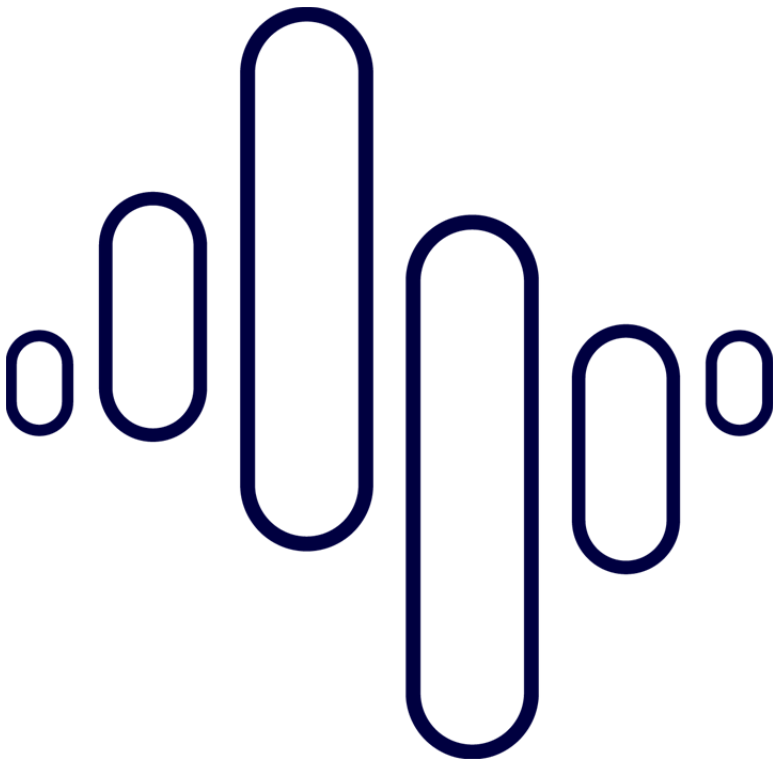


Service and Investment Risk Profile



Your financial objectives

How do you rate your understanding of financial markets in general?

- a) None
 b) Some (e.g. trainings, self-study, etc.)
 c) Very knowledgeable (e.g. prior or current occupation, university degree etc.)

Do you usually keep yourself informed about financial market developments?

- a) No, never
 b) Yes, occasionally
 c) Yes, on a regular basis

What type of investment service(s) have you used previously: (you can select several)

- a) None
 b) Execution only services – I have traded financial instruments without assistance of a professional
 c) Investment Advice services – I have traded financial instruments with the assistance of a professional
 d) Discretionary Portfolio Management services – I have delegated the management of my assets to a professional

What kind of investment service are you looking for? (you can select several)

- a) I would like to take my own investment decisions without assistance of a professional
 b) I would like to be assisted in my investment decisions, but I want to be the one validating each decision
 c) I would like to delegate the management of my investments to the bank



Your financial situation

Assets	Outside Nordea Bank Luxembourg					Please state the name and location of any other financial institutions you bank with.
Liquid assets (Cash and short-term deposits)						
Equities						
Bonds						
Investment funds						
Alternative investments (Private equity, hedge funds, precious metals)						
Other financial assets (Structured products, insurances)						
Sub-total – Financial assets						
Business assets (Direct ownership)						
Real estate assets (e.g. private, commercial etc.)						
Other tangible assets (e.g. art, yacht, plane, etc.)						
Sub-total – Non-financial assets						
Total Assets						
Liabilities						
Mortgage loans						
Investment loans						
Other liabilities (e.g. open legal settlements)						
Total Liabilities						
Net Assets						
Income (Annual after-tax)	[€0 – €50k]	[€50K - €100K]	[€100K - €250K]	[€250k - €500k]	> €500K	
Salary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Investment and business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Income from real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pension	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other income (e.g. Bonus, trust fund, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Expenses (Annual)	[€0 – €50k]	[€50K - €100K]	[€100K - €250K]	[€250k - €500k]	> €500K	
Basic living expenses (e.g. rent, alimony, child support)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Lifestyle expenses (e.g. holidays, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Total Expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does your your annual income cover your annual expenses?					<input type="checkbox"/> YES	<input type="checkbox"/> NO



Do you intend to make any withdrawals from your portfolio held at Nordea?	<input type="checkbox"/> YES	<input type="checkbox"/> NO
If yes, please specify the frequency (e.g. date, regularly/once) and amount below:		
Do you foresee any significant changes in your financial situation in the next 3 years?		
<input type="checkbox"/> Yes, I foresee an improvement in my financial situation (e.g. rise in income, inheritance, gifts, capital gains on sale.)		
Details:		
<input type="checkbox"/> Yes, I foresee a worsening in my financial situation (e.g. increase in expenses, planned investment, reduced income.)		
Details:		
<input type="checkbox"/> No, I do not foresee any change in my financial situation in the next 3 years		

Your Investment Risk Profile

Your investment objectives and time horizon														
1. Which of the following objectives best describes the purpose of this portfolio(s)?														
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; width: 60%;">Objective</th> <th style="text-align: left;">Allocation (in %)</th> </tr> </thead> <tbody> <tr> <td>a) Capital preservation</td> <td>.....%</td> </tr> <tr> <td>b) Wealth accumulation</td> <td>.....%</td> </tr> <tr> <td>c) Retirement planning</td> <td>.....%</td> </tr> <tr> <td>d) Regular income</td> <td>.....%</td> </tr> <tr> <td>e) Planned future investment</td> <td>.....%</td> </tr> <tr> <td>f) Other:</td> <td>.....%</td> </tr> </tbody> </table>	Objective	Allocation (in %)	a) Capital preservation%	b) Wealth accumulation%	c) Retirement planning%	d) Regular income%	e) Planned future investment%	f) Other:%
Objective	Allocation (in %)													
a) Capital preservation%													
b) Wealth accumulation%													
c) Retirement planning%													
d) Regular income%													
e) Planned future investment%													
f) Other:%													
2. Which return profile best fits your goals? (select one)														
<input type="checkbox"/> a) Capital preservation – I want to preserve the value of my investments <input type="checkbox"/> b) Income focus – I want to receive regular income and preserve the value of my investments <input type="checkbox"/> c) Income and growth mix – I want to maintain regular income while having potential for capital growth <input type="checkbox"/> d) Growth focus – I want to maximise the capital growth of my investments														
3. What is your anticipated investment horizon? (select one)														
<input type="checkbox"/> a) Very short term – less than 1 year <input type="checkbox"/> b) Short term – 1 to 3 years <input type="checkbox"/> c) Medium term – 3 to 5 years <input type="checkbox"/> d) Long term – 5 to 10 years <input type="checkbox"/> e) Very long term – over 10 years														



Your attitude towards risk

4. In case of an unexpected event that negatively impacts your financial situation (e.g. job loss, accident, etc.); which of the following would best describe your situation? (select one)

- a) I would need to sell most or all the investment to cover such an event, even if that means realising a loss
- b) I would need to sell part of the investment to cover such an event, even if that means realising a loss
- c) I would not need to sell any of the investment, as I have sufficient resources to cover such an event

5. How would you react if the value of your portfolio decreased by 20%? (select one)

- a) I would sell all or most of my positions to avoid further losses
- b) I would keep my current positions and wait for the market to recover
- c) I would increase my positions to utilize the opportunities of the market downturn

6. During the investment period, are you dependent on the invested amount to fund your living expenses? (select one)

- a) Yes, and I cannot afford any loss because I do not have access to other funds
- b) Yes, but I have the ability to compensate a partial loss
- c) No, I am not dependent on the invested amount or potential annual returns

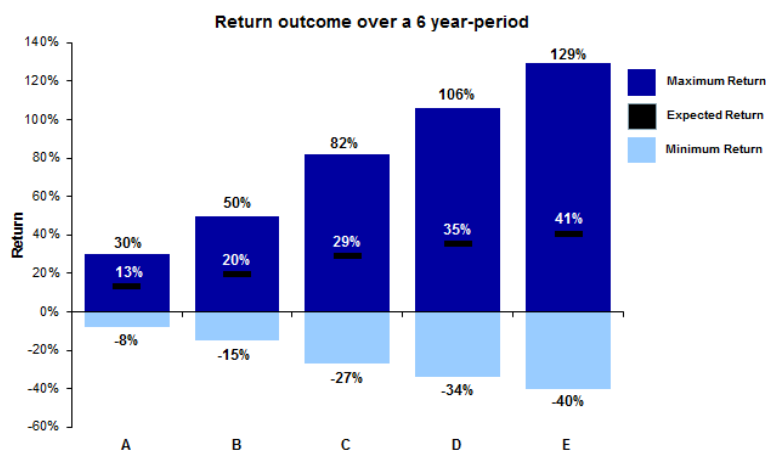
7. How much of your initial investment amount could you afford to lose without changing your lifestyle? (select one)

- a) Less than 5%
- b) 5% to 15%
- c) 16% to 25%
- d) More than 25%

8. Investments with higher potential returns usually carry higher risk. How much risk are you prepared to take? (select one)

- a) I am very uncomfortable with taking risks with my financial investments as I do not wish to jeopardise my capital
- b) I am willing to take limited risks of capital losses in return for small capital growth opportunities
- c) I am comfortable taking risks of capital losses in return for moderate capital growth opportunities
- d) I am very comfortable with risk and I want to maximise my return potential and therefore I am prepared to potentially suffer significant losses

9. The following chart shows the expected return of 5 portfolios with different investment strategies over a 6 year-period:



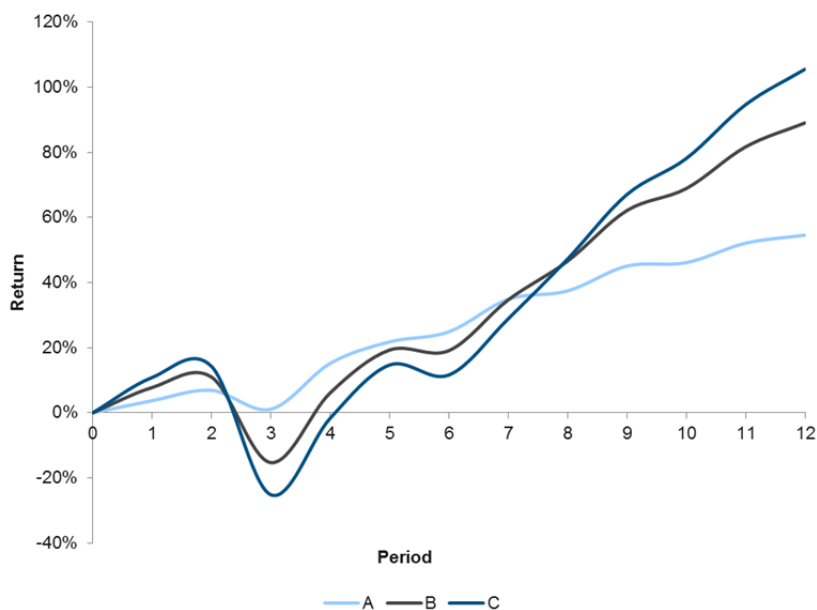
NOTE: The graph is for illustration purposes only and based on Nordea Bank AB risk and return assumptions

Which would best meet your risk preferences? (select one)

- A
- B
- C
- D
- E



10. The following chart shows the fluctuation in the performance of 3 portfolios, following different investment strategies:



Which would best meet your risk preferences? (select one)

A B C

Signature of the account holder

I hereby confirm that all provided information are a true and correct representation of my current situation.

Name
Place and date
Signature	

Joint accountholder(s) (if any)

I/we acknowledge and accept that the Bank may solely rely on the above investment risk profile information provided by the Primary Account holder for the purpose of providing any investment services to me/us and I/we agree with the information provided above. I/we accept that the Primary Account holder may change the above investment risk profile at his/her sole discretion. No explicit acceptance will be required from me/us.

Name (joint account holder)
Place and date
Signature (joint account holder)	

