

## Wealth Management Mandate

The wealth management mandate was approved electronically by the client on 03.02.2024 (01:00 CET).

<b>Customer</b>	Peter Meier Seestrasse 12 6003 Luzern (hereinafter referred to as «Customer»)
<b>Contractor</b>	finpension AG Hirschmattstrasse 36 6003 Lucerne (hereinafter referred to as «finpension»)
<b>Subject</b>	The discretionary* management of all assets that have been or will be paid into the accounts and custody accounts opened for the customer at finpension in connection with this wealth management mandate.  *discretionary means «at the discretion» of the representative, in this case at the discretion of finpension
<b>Investment objective</b>	Investment with the opportunity to increase wealth

### 1. Financial service offered

The financial service to be provided by finpension within the scope of this mandate is referred to as portfolio management and corresponds to the definition pursuant to Art. 3 let. c. No. 3 of the Federal Act on Financial Services (FinSA). The essential characteristics and functions of wealth management by finpension are set out in the further provisions of this mandate.

### 2. Mandate

The customer instructs finpension to manage the assets in the subject of this wealth management mandate on a discretionary basis. The customer authorizes finpension to do so.

finpension is authorized, at its own discretion and for the account and risk of the customer, to take all actions that finpension deems appropriate for wealth management per this wealth management mandate and taking into account the investment strategy agreed with the customer, in particular, to make investments, liquidate existing investments and replace them.

These investments include, in particular, collective capital investments including alternative investments, shares and their participation rights, bonds, commodities and foreign currencies. The market offering taken into account when selecting financial instruments does not include any of finpension's own financial instruments.

finpension may also decide on the exercise of ancillary rights such as subscription rights, conversion rights, exchange rights, takeover bids, etc., and credit funds to the customer's accounts as specified in the Subject of this wealth management mandate. Furthermore, finpension can transfer funds from these accounts to other accounts of the customer at a bank or issue corresponding orders.

The scope of services described is exhaustive. In particular, finpension does not provide any legal or tax advice to the customer based on this wealth management mandate. The customer bears all tax and legal risks in connection with the investment activities.

finpension treats all customers as private clients within the meaning of the Federal Act on Financial Services (FinSA).

### 3. Status as qualified investor

Private clients with a long-term wealth management mandate are considered to be qualified investors within the meaning of the Federal Act on Collective Investment Schemes (CISA). Collective investment schemes for qualified investors may be exempt from regulatory requirements. Such financial instruments are therefore not or only partially subject to the relevant Swiss regulations and may therefore be associated with increased risks for various reasons (e.g., due to lesser transparency or liquidity).

By electronically agreeing to this wealth management mandate, the customer declares that he/she agrees to the status of a qualified investor.

### 4. Customer portfolio

The accounts and custody accounts opened as part of this wealth management mandate are managed in the form of portfolios. Each portfolio consists of an account for liquidity and a custody account in which the securities are held. The customer has the option of opening several portfolios, closing them again if they are not used or having them liquidated. Liquidation is always associated with a payment to a reference account. finpension does not offer a savings solution in account form.

### 5. Risk profile and investment strategy

As part of the digital account or custody account opening process via the finpension application ("fp app"), the customer answers questions to determine his risk capacity. In particular, the customer's knowledge and experience of financial services, financial circumstances, and investment horizon are taken into account.

The customer selects an investment strategy (investment objective) for each portfolio, taking into account his risk capacity, and confirms to finpension his corresponding risk appetite. The investment risk of the investment strategy may not exceed the customer's risk capacity or risk appetite at the time of strategy selection. finpension monitors the investment strategies and alerts the customer in an appropriate manner if the investment risk of the investment strategy should exceed the risk capacity or risk appetite, for example, due to a shortened investment horizon.

Risk capacity and risk appetite together form the risk profile of a customer's portfolio. The risk profiles are an integral part of this wealth management mandate. They can be revised by the customer at any time. If the new risk capacity or risk appetite falls below the investment risk of the investment strategy, an investment strategy with a lower investment risk must be selected first.

Thematic or sustainable investment strategies can be offered that take thematic or ESG criteria into account (ESG stands for environmental, social and governance). Regarding the question of the extent to which thematic and ESG preferences are taken into account in these investment strategies, the collective investment instruments used in the investment strategies, their strategic weighting, and the further information provided by the product providers (in particular factsheets) are referred to.

In the event of emerging or existing changes in life circumstances, the customer must undertake a reassessment of his risk capacity and adjust his risk appetite if necessary. finpension asks the customer in the fp app at least every three years whether the risk profile is still up to date.

### 6. Risk disclosure

Under this wealth management mandate, finpension has the right and the duty to select suitable financial instruments for the customer on a discretionary basis within the framework of the chosen investment strategy and to invest the customer's assets in such financial instruments. finpension decides on the individual investments at its own discretion, but adheres to the agreed specifications of the customer (risk capacity, risk appetite and choice of investment strategy).

The customer is aware that finpension cannot guarantee either a return or the success of the investment activity and that the customer bears the full investment risk. For further information on the general risks associated with financial instruments, please refer to the brochure of the Swiss Bankers Association «[Risks](#)

Involved in Trading Financial Instruments».

finpension undertakes all management activities to the best of its knowledge and belief. If the customer provides incomplete or incorrect information, finpension cannot guarantee that it will make proper investment decisions for the customer.

## 7. Reporting

Reporting to the customer takes place on an ongoing basis via the fp app.

## 8. Fee

finpension charges an annual fee for wealth management, which is debited directly from the customer account. The amount, the method of calculation and the charging of the fee are set out in the fee schedule, which is published on [finpension's online presence](#).

finpension does not receive any other compensations for wealth management such as retrocessions, commissions, or similar benefits from third parties. Should finpension, nevertheless, ever receive a compensation from a third party in connection with this wealth management mandate, finpension will forward the relevant remuneration directly and in full to the customer and will disclose all related information on request.

## 9. Severability clause

Should individual provisions of this mandate be invalid or unenforceable or become invalid or unenforceable after conclusion of the mandate, this shall not affect the validity of the remaining provisions of this mandate. The invalid or unenforceable provision shall be replaced automatically (without further negotiations by the parties) by a valid and enforceable provision whose effects come closest to the economic purpose of the invalid or unenforceable provision.

## 10. Limitation of liability

finpension performs the wealth management mandate with the diligence customary in the business. Liability is limited to damage caused intentionally or by gross negligence. There is no further liability for losses, lost profits or consequential damages.

## 11. Duration and termination of the mandate

This wealth management mandate comes into force upon completion of the identification process and receipt of the first payment into one of the portfolios, it is unlimited in time, but can be terminated at any time. Written termination notification by the customer to finpension or vice versa is sufficient for termination. This mandate ends upon receipt of such written termination notification. Fees are settled pro rata upon termination.

Safe termination, this wealth management mandate remains in force even in the event of incapacity to act, bankruptcy, disappearance or death.

The customer can request (partial or full) payouts at any time. In the fp app, the customer specifies how much and from which portfolio he would like to be paid out and instructs finpension to sell investments corresponding to such amount.

The duration of the liquidation or delivery of the securities held depends on the respective market liquidity and the tradability of the securities concerned. Payments are made to a customer reference account.

The contracting parties agree that this mandate and all associated agreements (such as risk profile, investment strategy, etc.) shall be concluded electronically via the fp app.