

**KEY** PRIVATE

# Suitability test





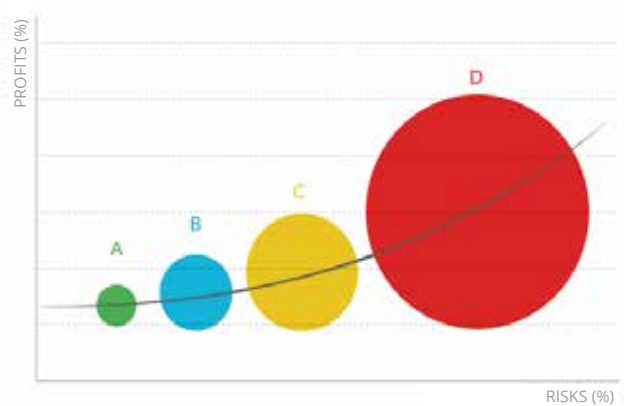
Getting to know you is important so that we can recommend the most appropriate portfolio.

## Question 1/16

Objective

Confirm your objective.

- A: I would like to protect my portfolio.  
I accept a minimum level of risk.
- B: I would like moderate potential returns for my portfolio.  
I accept a moderate level of risk.
- C: I would like high potential returns for my portfolio.  
I accept a high level of risk.
- D: I would like very high potential returns for my portfolio.  
I accept a very high level of risk.



## Question 2/16

Financial experience

What is your knowledge of the financial markets?



Poor

I am not aware of the risks linked to financial instruments. I would not be able to talk about them in public or with friends.



Good

Although I am not aware of all the risks linked to financial instruments, I would be able to talk about them with friends but not in public.



Very good

I am aware of the risks linked to financial instruments. I would easily be able to talk about them in public and with friends.



I have no knowledge



Through my studies



Through my work



Through the press



Through the internet

These questions assure us that you have the knowledge necessary to understand that KEYPRIVATE is not an investment solution with guaranteed capital. These questions help us offer you a portfolio adapted to your stock market experience.

## Question 3/16

Financial experience

How many years have you been investing in trackers ?

> 5

1-5

< 1

0

How many times have you invested in trackers during this period?

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## Question 4/16

Financial experience

Which statement do you agree with?

- The level of risk you take has no bearing on the possible profit or loss of an investment.
- Without taking any risk, you can get high returns.
- Without taking any risk, you can only get low returns.
- No idea.

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## Question 5/16

Financial experience

What is a "physical" tracker?



A "physical" tracker tries to follow its benchmark index as closely as possible by buying assets of the index they track



A "physical" tracker tries to beat the index by carefully choosing some of the assets of the index they track



A "physical" tracker tries to follow its benchmark index as closely as possible by trading inter-bank swaps so as to limit the behaviour of the index



I don't know

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## Question 6/16

### Financial experience

What is a tracker's maximum risk?



None

My capital is guaranteed



Low

I only risk losing the part of my capital above the guarantee of € 100.000



Elevé

I risk all of my capital



Très élevé

I risk losing an amount that is greater than my capital



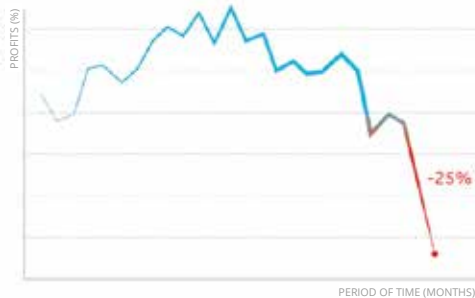
I don't know

Ces questions nous assurent que vous avez les connaissances nécessaires pour comprendre que KEYPRIVATE n'est pas une solution d'investissement à capital garanti. Elles nous permettent de vous offrir un portefeuille adapté à votre expérience boursière. KEYPRIVATE investit votre argent dans une sélection de trackers selon votre profil de risque. Ces trackers sont soit des ETFs (= Exchange Traded Funds), soit des ETCs (= Exchange Traded Commodity).

## Question 7/16

### Risk profile

The markets fall by 25%. What is your reaction?



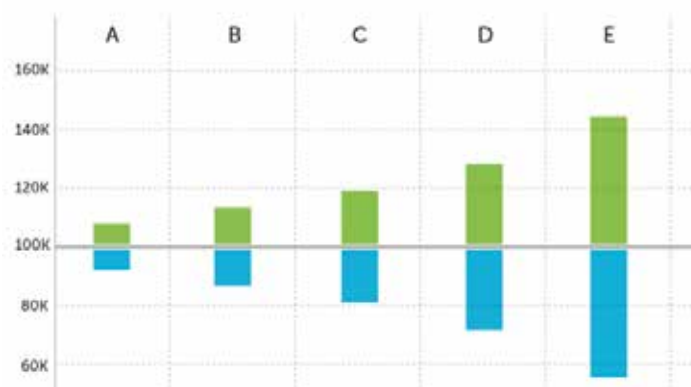
- A: I keep my portfolio. Fluctuation is to be expected.
- B: I sell and opt for a less risky portfolio.
- C: I wait a few months before opting for a less risky portfolio.
- D: I sell and stop investing on the stock market.

These questions help us assess your attitude to risk: how would you react if you get a nasty surprise?

## Question 8/16

### Risk profile

You have €100,000 to invest. Which portfolio do you choose?



In green, the maximum hypothetical increase over one year.  
 In blue, the maximum hypothetical drop over one year.

- Portfolio A
- Portfolio B
- Portfolio C
- Portfolio D
- Portfolio E

These questions help us assess your attitude to risk: how would you react if you get a nasty surprise?

## Question 9/16

### Risk profile

Here are the hypothetical returns on 4 portfolios.  
 Your initial investment is € 10000. Which one do you choose?

	A	B	C	D
Annual returns when the markets go up by 25%	6%	9%	15%	25%
Annual returns when the markets are normal	0%	1%	3%	5%
Annual returns when the markets drop by 25%	-5%	-9%	-12%	-24%

- Portfolio A
- Portfolio B
- Portfolio C
- Portfolio D

These questions help us assess your attitude to risk: how would you react if you get a nasty surprise?

## Question 10/16

### Risk profile

You have €20,000 to invest. Which portfolio do you choose?

Portfolio A:

This earns 8% in 3 years under normal conditions and loses 4% in 1 year under unfavourable conditions.

Portfolio B:

This earns 18% in 3 years under normal conditions and loses 20% in 1 year under unfavourable conditions.

- Portfolio A
- Portfolio A potentially
- Portfolio B
- Le portefeuille B potentially
- I don't know

These questions help us assess your attitude to risk: how would you react if you get a nasty surprise?

## Question 11/16

### Situation personnelle

What is your professional status?

These questions help us define your capacity for saving and anticipate your future financial requirements in the light of your family circumstances.

## Question 12/16

### Personal situation

How many dependents do you have?

Select from list
▼

These questions help us define your capacity for saving and anticipate your future financial requirements in the light of your family circumstances.

## Question 13/16

### Financial situation

We are well aware that the following questions are personal and may be considered highly intrusive. But to offer you a portfolio which best matches your profile and your expectations, we need to ask you these questions.

What is your personal monthly income?

#### Salary

Indicate the net monthly amount entered on your payslip (excluding bonuses)

€

#### Pensions

Indicate the net monthly amount received in a pension

€

#### Unemployment benefits

Indicate the net monthly amount received in unemployment benefits

€

#### Social integration income

Indicate the net monthly amount received in social integration income

€

#### Rental income

Indicate the net monthly rental income earned from a property (house, apartment, garage, etc.) which you rent out

€

#### Annuities

Indicate the net monthly amount earned in annuities

€

#### Dividends

Indicate the total amount earned annually in dividends paid to you as a company shareholder

€

#### Fees and remunerations

Indicate the total annual amount from bonuses granted to you as a company manager or director

€

These questions help us determine the level of risk that you are able to assume in financial terms according to your income and outgoings. It is essential that we do not expose you to an inappropriate risk. The portfolio offered by Keytrade Bank at the end of this questionnaire is based on the premise that the information given is true.

## Question 14/16

### Financial situation

We are well aware that the following questions are personal and may be considered highly intrusive. But to offer you a portfolio which best matches your profile and your expectations, we need to ask you these questions.

What are your monthly personal outgoings?

#### Day-to-day expenses

Indicate the approximate amount of monthly day-to-day expenses, such as food, clothes, leisure activities, etc.

€

#### Mortgage

Indicate the monthly amount payable for mortgages taken out by the household

€

#### Loans

Indicate the monthly amount payable for consumer loans taken out by the household

€

#### Annuities

Indicate the monthly total payable in sundry annuities taken out by the household

€

#### Investments over the next 5 years

Indicate the amount of any planned significant expense

€

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## Question 15/16

### Financial situation

We are well aware that the following questions are personal and may be considered highly intrusive. But to offer you a portfolio which best matches your profile and your expectations, we need to ask you these questions.

Indicate the current value of your portfolio, including existing assets with Keytrade Bank and the amount of your investment in KEYPRIVATE.

#### Main residence

Indicate the most accurate possible current value of your main residence

#### Second residence

Indicate the most accurate possible current value of your second residence

#### Other real estate

Indicate the current estimated value of any other house, apartment, garage, commercial premises, etc.

#### Savings

Excluding your securities accounts, such as KEYPLAN

#### Pension savings

This is the amount of the accumulated pension savings reserve (third pillar) for the household

#### Life insurance

This is the amount of the accumulated reserve of your life insurance

#### Group insurance

This is the amount of the current reserve of your company group insurance or an additional pension for the self-employed [PLC]

#### Private company

Estimated/approximate value of a private company

#### Art collection

Works of art, objets d'art and jewellery

#### Gifts

Indicate the amount of any gift planned within the next 5 years

#### Stock market portfolio(s)

Indicate the total value of your stock market portfolio (shares, bonds, trackers, etc.)

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## Question 16/16

### Financial situation

We are well aware that the following questions are personal and may be considered highly intrusive. But to offer you a portfolio which best matches your profile and your expectations, we need to ask you these questions.

What is the main source of the funds that you are going to invest in KEYPRIVATE?

- Work income**  
Specify period (format yyyy-yyyy): ..... Country:.....
- Inheritance**  
Indicate date of death (format dd-mm-yyyy): ..... Country:.....  
Specify nature of relationship with deceased: .....
- Gift**  
Indicate date of gift (format dd-mm-yyyy): ..... Country:.....  
Specify nature of relationship with donor: .....
- Sale of real estate**  
Indicate date of sale (format dd-mm-yyyy): ..... Country:.....
- Sale of movable property**  
Specify the type of asset (work of art, company shares, etc.): .....  
Indicate date of sale (format dd-mm-yyyy): .....Country:.....

IMPORTANT: we have to ask the last question in connection with the prevention of money laundering.