

A.

What age are you?

B.

How long do you intend to invest (in years) ?

C.

How would you describe your investment knowledge?

- i) Expert : I have an in-depth knowledge on how investments work
- ii) High : I have a good understanding on types of investments and their risks
- iii) Moderate : I have a knowledge of the basic types of investments and their risks
- iv) Little : I have little knowledge of investments and their risks
- v) None : I have no investment knowledge

D.

What is your investment objective?

- i) To maximize returns, regardless of risk
- ii) To make high returns, without excessive risk to my capital
- iii) To make good returns, with limited risk to my capital
- iv) To make returns which beat inflation, without significant risk to my capital
- v) To protect my capital

E.

How concerned would you be with a short term (6 months) 10% decline in your investment?

- i) Not concerned
- ii) Slightly concerned
- iii) Moderately concerned
- iv) Very concerned
- v) Extremely concerned

F.

What is your appetite for taking risk?

If you invest €10,000 today, what range of potential values would you consider to be an acceptable return for your investment after 5 years?

- i) Between €6,300 and €17,200
- ii) Between €6,800 and €16,300
- iii) Between €7,900 and €14,000
- iv) Between €8,900 and €12,100
- v) Between €9,800 and €11,600

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G.

What is your approach to taking risk?

If you could increase the value of your investment by taking more risk, would you?

- i) Take a LOT more risk with ALL of your money
- ii) Take a LITTLE more risk with ALL of your money
- iii) Take a LITTLE more risk with SOME of your money
- iv) Be UNWILLING to take any more risk

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H.

Financial Emergency:

Do you have any other savings available to you, should you encounter a financial emergency?

- i) No. I have no other savings I can use in the event of an emergency
- ii) I have some savings but nothing earmarked for a financial emergency
- iii) Yes. I have specific savings that I can use in an emergency

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I.

Financial Well-Being:

If this event were to perform poorly, what impact would this have on your financial well-being?

- i) It would have a big impact. This investment is required for a specific purpose
- ii) It would have some impact. I would need to make some adjustments to my future plans
- iii) It would have no impact, as I have other savings

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Please see pages 6 & 7 for more detail on Sustainability Preferences

J.

The Zurich Sustainability Assessment:

The Zurich Sustainability Assessment makes it easier to choose investments that match your sustainability preferences. It allows you and your Financial Advisor to get a holistic view of your current situation by assessing and understanding your sustainability preferences. If you do not have sustainability preferences, you can skip this assessment by indicating so below:

- i) Yes, I have sustainability preferences and would like to complete the sustainability assessment *(If Yes, Please continue answering sections K – Q)* ☐
- ii) No, I do not have sustainability preferences and do not need to complete the sustainability assessment *(If No, Please proceed to the signature section)* ☐

K.

Your Sustainability Preferences

Please tick the boxes to indicate your sustainability preferences:

- i) Environmentally Sustainable Investments (Also known as EU Taxonomy-Aligned Investments) (if you ticked this option, please complete questions L and M below) ☐
- ii) Sustainable Investments (Also known as SFDR-Aligned Investments) (if you ticked this option, please complete questions N and O below) ☐
- iii) Investments which consider Principal Adverse Impacts on sustainability factors (if you ticked this option, please complete questions P and Q below). ☐

L.

Environmentally Sustainable Investments

How important is it to you that you invest in Environmentally Sustainable Investments (EU Taxonomy-Aligned Investments):

- i) Not Important ☐
- ii) Slightly Important ☐
- iii) Moderately Important ☐
- iv) Very Important ☐
- v) Extremely Important ☐

M.

Environmentally Sustainable Investments

Please specify the minimum proportion that you would like invested in Environmentally Sustainable Investments:

N.

Environmentally Sustainable Investments

How important is it to you that you invest in Environmentally Sustainable Investments (SFDR-Aligned Investments):

- | | |
|---------------------------|--------------------------|
| i) Not Important | <input type="checkbox"/> |
| ii) Slightly Important | <input type="checkbox"/> |
| iii) Moderately Important | <input type="checkbox"/> |
| iv) Very Important | <input type="checkbox"/> |
| v) Extremely Important | <input type="checkbox"/> |

O.

Environmentally Sustainable Investments

Please specify the minimum proportion that you would like invested in Sustainable Investments:

P.

Principal Adverse Impacts

How important is it to you that you invest in Principal Adverse Impacts on Sustainability Factors:

- | | |
|---------------------------|--------------------------|
| i) Not Important | <input type="checkbox"/> |
| ii) Slightly Important | <input type="checkbox"/> |
| iii) Moderately Important | <input type="checkbox"/> |
| iv) Very Important | <input type="checkbox"/> |
| v) Extremely Important | <input type="checkbox"/> |

Q.

Principal Adverse Impacts

Please select all categories that you would like to be considered in your investment decisions from your sample list below:

- i) Environmental - Greenhouse Gas emissions ☐
- ii) Environmental - Carbon footprint ☐
- iii) Environmental - Activities that negatively affect biodiversity-sensitive areas ☐
- iv) Environmental - Emissions to water ☐
- v) Social - Exposure to controversial weapons ☐
- vi) Social - Gender pay gap and board gender diversity ☐
- vii) Social - Adherence with the UN Global Compact ☐
- viii) Governance - Corruption and bribery matters ☐
- ix) Governance - Inadequate governance ☐
- x) Governance - Tax evasion ☐
- xi) Governance - Breaches of regulation, international norms and conventions ☐

Signatures

Customer Print Name:

Customer Signature:

Date:

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Understanding Your Sustainability Preferences

Sustainable investing is the process of incorporating environmental, social and governance factors into investment decisions. Sustainability is a broad term with many branches stemming out from it. As such it can be difficult to determine which aspects of it are important to everyone. This represents what can be referred to as your 'Sustainability preferences'.

To help you and your advisor to discuss this, regulators have split the sustainability preferences into three main categories:

1. Environmentally Sustainable Investments (*Also known as 'EU Taxonomy-aligned' investments*)
2. Sustainable Investments as described by SFDR (*Also known as 'SFDR-aligned' investments*)
3. Investments which consider Principal Adverse Impacts on sustainability factors

1. Environmentally Sustainable Investment (EU Taxonomy-Aligned Investments)

EU Taxonomy-Aligned Investments:

- The EU Taxonomy is a classification system that translates the EU's climate and environmental objectives into criteria for specific economic activities for investment purposes.
- An EU Taxonomy-Aligned investment contributes substantially to one or more environmental objectives and does no significant harm to any of the remaining environmental objectives.
- The investment is carried out in compliance with minimum social safeguards and complies with (detailed) technical screening criteria established in the Climate Delegated Act.

More information on EU Taxonomy-Aligned Investments can be found at Responsible Investment / Sustainability at <https://www.zurich.ie/responsibleinvestment/>

2. Sustainable Investments (SFDR-Aligned Investments)

Sustainable Investments as defined by the SFDR:

- The SFDR was introduced to improve transparency in the market for sustainable investment products by making the sustainability profile of products more comparable and better understood by end-investors.
- Sustainable investments as defined in the SFDR are investments in an economic activity that contributes to an environmental or social objective.
- This is provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

More information on SFDR-Aligned Investments can be found at Responsible Investment / Sustainability at <https://www.zurich.ie/responsibleinvestment/>

Understanding Your Sustainability Preferences

3. Principal Adverse Impacts

Investments which consider Principal Adverse Impacts (PAIs) on sustainability factors:

- The investment considers negative, material, or likely to be material effects on sustainability factors.
- Sustainability factors include environmental, social and employee matters, respect for human rights, anti-corruption, and anti-bribery matters.

Information on how the underlying funds available across our multi-option products consider PAIs is available in the relevant fund literature.

More information on Principal Adverse Impacts can be found at Responsible Investment Sustainability at <https://www.zurich.ie/responsibleinvestment/>