

Investment Risk Profile Form

Policyholder's Investment Strategy Selection and Discretionary Asset Manager/Custodian Request For Residents of Belgium

This document is an annex to the application for the Portfolio Policy identified below.

Policy Number _____ Policyholder(s) _____

In this document the 'Policyholder' means the person or persons applying for the Policy and to whom the Policy will, if the application is accepted, be issued.

This document sets out the Policyholder's choice of investment strategy and his or her preferred selection of Discretionary Asset Manager and Custodian. Whilst investment management, in accordance with the Policyholder's instructions, remains the responsibility of SEB Life International, SEB Life International may, at its discretion and if so requested by the Policyholder, appoint a third party Asset Manager to whom it may delegate performance of investment management operations.

This document therefore also constitutes a request and authorisation by the Policyholder to SEB Life International to appoint a third party Asset Manager for the purpose of investing and managing the Policyholder's premium in accordance with the chosen investment strategy and on other terms and conditions to be agreed between SEB Life International and the Asset Manager.

This document should be completed and signed by the Policyholder and returned to SEB Life International.

Investments selected in accordance with the Policyholder's strategy will conform to the requirements of Irish legislation relating to the investment of assets of insurance companies authorised in Ireland.

The investment choice and strategy must also include a request to appoint a Custodian if such Custodian has not been selected by the Policyholder on a previous Investment Risk Profile Form.

A. Investment Strategy

Investment objective	Characteristics / Allocation of Assets*	%
<input type="checkbox"/> Conservative	<p>Safe investment. Strategy aimed at preserving the capital invested with the greatest possible security by judicious choice of investment</p> <ul style="list-style-type: none"> Structured products with capital protection Shares, share funds or mixed funds invested mainly in shares Cash 	<p>Max%</p> <p>Max%</p> <p>Max%</p>
<input type="checkbox"/> Prudent	<p>Emphasis on security by using a high proportion of investments considered as secure, but aiming to improve the yield by choice of products</p> <ul style="list-style-type: none"> Structured products with capital protection Shares, share funds or mixed funds invested mainly in shares Cash 	<p>Max%</p> <p>Max%</p> <p>Max%</p>
<input type="checkbox"/> Balanced	<p>Balanced spread between secure investments with a participation in the growth of shares or equivalent markets</p> <ul style="list-style-type: none"> Structured products with capital protection Shares, share funds or mixed funds invested mainly in shares Cash Structured products without capital protection 	<p>Max%</p> <p>Max%</p> <p>Max%</p> <p>Max%</p>
<input type="checkbox"/> Dynamic	<p>Emphasis on high volatility investment vehicles, long term objective. This profile might hold 70% of so-called very high volatility products</p> <ul style="list-style-type: none"> Structured products with capital protection Shares, share funds or mixed funds invested mainly in shares Cash Structured products without capital protection Alternative funds 	<p>Max%</p> <p>Max%</p> <p>Max%</p> <p>Max%</p> <p>Max 10 %</p>
<input type="checkbox"/> Growth +	<p>Search for absolute performance, this objective uses all the instruments available to the investor. The potential for capital gain is high but the risks related to each investment should not be ignored. This profile could be 100% invested in high volatility products</p> <ul style="list-style-type: none"> Structured products with capital protection Shares, share funds or mixed funds invested mainly in shares Cash Structured products without capital protection Alternative funds 	<p>Max%</p> <p>Max%</p> <p>Max%</p> <p>Max%</p> <p>Max 10 %</p>

*Please note that all Investment Strategies above must comply with requirements set down in Article 20 of the Belgian Insurance Law of April 4 2014 and the requirements outlined in the Guide to Permitted Assets and Exchanges – Belgium which is available on our website www.seb.ie

B. Choice of Asset Manager

The Policyholder requests SEB Life International to appoint as Asset Manager in respect of the Policy referred to above:

Name of Firm: _____

Contact: _____

Details of the Asset Managers management fees can be obtained from SEB Life International on request.

The Asset Manager and its marketing and distribution partners may have entered into marketing allowance agreements with brokerage and investment houses and may receive such allowances from time to time. The Policyholder acknowledges that the Asset Manager and its marketing and distribution partners may receive commission based on the value of each transaction or based on the value of the funds annually.

C. Choice of Custodian/Depository

The Policyholder requests SEB Life International to appoint as Custodian/Depository in respect of the Policy referred to above:

Name of Custodian/Depository: _____

Custody Account Number: _____

Contact: _____

Details of the Depository charges can be obtained from SEB Life International on request.

The currency of the Custody Account will be the Policy currency unless otherwise notified.

*Subject to the additional limits and rules imposed by Article 20 of the Belgian Insurance Law of April 4 2014.

D. Important information note concerning the specific risks related to investment in collective investment

A wide range of collective investments schemes which present different levels of risk may be selected by the Asset Manager.

Collective investment schemes provide an opportunity to invest in speculative financial instruments (bear or bull positions in securities, currencies, options, futures, raw materials and other derivatives) and to carry out operations which produce a significant leverage effect, outside the limits traditionally applicable to investment funds.

Alternative investment funds (AIFs) are particular collective investment vehicles, having a wide variety of legal forms and registered offices, which do not afford the same security, transparency, liquidity and fee structure as UCITS*.

There is an increased potential risk related to investment in these funds, which are accordingly intended for sophisticated or experienced investors who measure this risk and are aware of the following specific features:

- information on investment strategies and their constitution can be very general;
- purchase or repurchase of interests/shares or units in certain funds may be limited and subject to potentially long lead times (up to twelve months, or even more);
- for settlement of certain funds, there may be a need to use price estimates for calculating the value of interests/shares or units when prices are not published;
- settlement of these funds having a lack of liquidity may be suspended, as the exact value of its interests/shares or units will not have been established, while arrangements concerning negotiability and holding periods can change frequently;
- the risks inherent in these funds (particularly their high volatility) imply logically that the losses and profits which they generate are often higher than average.

You should note the contents of this information note and be aware of the risks inherent in certain collective investment schemes, investment in AIFs or FIS.

**Undertaking for Collective Investments in Transferable Securities*

E. Declaration by the Policyholder(s)

1. I instruct SEB Life International to implement, on acceptance of my application, the investment choices I have indicated in these instructions.
2. I acknowledge that ownership of the underlying assets shall remain with SEB Life International and that the acceptance by SEB Life International of my request shall not give me any legal or beneficial title in the underlying assets.
3. I understand that the underlying assets will be held in a fund linked to the Policy (the 'Policy Fund'). The Policy Fund is classified as a high risk fund.
4. I acknowledge that financial risk is borne entirely by me and that SEB Life International shall not be responsible for the performance of the investments selected.
5. I request SEB Life International to appoint as Asset Manager the person referred to in B above, and, as Custodian/ Depository the person named in C above.
6. I acknowledge that, if SEB Life International appoints an Asset Manager in accordance with this request, SEB Life International shall not itself carry on investment management in relation to any assets linked to the Policy. Such services shall be provided, in accordance with my investment objectives, by the Asset Manager only (and, as the case may be, by the Fund Manager of any underlying assets in which the Asset Manager invests). SEB Life International shall bear no liability for investment management carried out by the Asset Manager (or by the Fund Manager of any underlying assets in which the Asset Manager invests), even in the event of gross or wilful negligence or fraud of the Asset Manager.
7. I confirm that I have read and understood the fee schedules and charges applicable to the custody and investment management service provided by the entities referred to in B and C above. I acknowledge that the fees and charges may be updated from time to time and that such updates will be available, from SEB Life International on request.
8. I understand that SEB Life International is not responsible for any marketing allowance agreements that may exist between the Asset Promoter and any other party in respect of the investments linked to the Policy.
9. I confirm that I have read and understood the information in D above, and accept the risk involved in making such investment choices, in particular the greater volatility in returns and potential illiquidity when the encashment of units in the Policy Fund is required.
10. The Policyholder authorises SEB Life International to enter into any necessary agreements to enable the Insurance Intermediary online access to the Account held with the Custodian. The Policyholder understands and accepts any risks associated with the provision of online access to the Insurance Intermediary.
11. I understand that a new completed Investment Risk Profile Form will need to be provided for any subsequent changes to the strategy and /or objectives indicated above.

Signed in	on the	dd/mm/yy
Policyholder 1 Signature:	Policyholder 2 Signature:	
Print Name 1	Print Name 2	

Note: In the event of Joint Policyholders, all Policyholders must sign.

Postal address: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland
Switchboard: +353 1 487 07 00, Fax: +353 1 487 07 04, E-mail us at: sales@seb.ie

SEB Life International Assurance Company Designated Activity Company trading as SEB Life International is regulated by the Central Bank of Ireland. Registered in the Republic of Ireland. Registered office: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland. Registration number 218391. Past performance is not a reliable guide to future performance. The value of investments may go down as well as up. All information is correct as at April 2016 but is subject to change.