



INVESTOR SERVICES LIMITED

MiFID II / ESMA / CySEC Suitability Assessment Test

For Participation in the Model Portfolio

This suitability assessment test is designed to ensure compliance with MiFID II, ESMA, and CySEC regulations. It assesses the client's knowledge, experience, financial situation, and risk tolerance to determine if the Model Portfolio (which includes Energy ETFs, Small-Cap Company ETFs, Large-Cap ETFs, Precious Metals ETFs, and Managed Futures ETFs) is suitable for you.

Please answer all questions truthfully and to the best of your ability.

Section 1: Knowledge & Experience (25 points)

1. Have you previously invested in ETFs or mutual funds?

- a) Yes, frequently (5 points)
- b) Occasionally (3 points)
- c) Rarely or never (0 points)

2. How familiar are you with the concept of portfolio diversification?

- a) Very familiar (5 points)
- b) Somewhat familiar (3 points)
- c) Unfamiliar (0 points)

3. How would you rate your knowledge of the following asset types included in the portfolio?

a) Energy ETFs

- Good understanding (5 points)
- Some understanding (3 points)
- No understanding (0 points)

b) Small-Cap Company ETFs

- Good understanding (5 points)
- Some understanding (3 points)
- No understanding (0 points)

c) Large-Cap ETFs

- Good understanding (5 points)
- Some understanding (3 points)
- No understanding (0 points)

d) Precious Metals ETFs

- Good understanding (5 points)
- Some understanding (3 points)
- No understanding (0 points)

c) **Managed Futures ETFs**

- Good understanding (5 points)
- Some understanding (3 points)
- No understanding (0 points)

4. How many years of investment experience do you have?

- a) More than 5 years (5 points)
 - b) 2-5 years (3 points)
 - c) Less than 2 years (0 points)
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Section 2: Financial Situation (20 points)

5. What portion of your liquid assets are you comfortable investing in higher-risk investments like small-cap and energy ETFs?

- a) Less than 25% (0 points)
- b) 25-50% (3 points)
- c) More than 50% (5 points)

6. What is your current annual income?

- a) Less than €50,000 (0 points)
- b) €50,000 - €100,000 (3 points)
- c) Over €100,000 (5 points)

7. What is your total liquid net worth (excluding real estate)?

- a) Less than €100,000 (0 points)
- b) €100,000 - €500,000 (3 points)
- c) Over €500,000 (5 points)

8. In the event of a significant market downturn, how long can you remain invested without needing to withdraw funds?

- a) Less than 1 year (0 points)
- b) 1-3 years (3 points)
- c) More than 3 years (5 points)

9. Do you have an emergency fund (at least 3-6 months of living expenses)?

- a) Yes (5 points)
 - b) No (0 points)
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Section 3: Risk Tolerance & Investment Horizon (25 points)

10. What is your primary investment goal for this portfolio?

- a) Aggressive growth (5 points)
- b) Moderate growth (3 points)
- c) Capital preservation (0 points)

11. How do you react to a market drop of 15% or more?

- a) I would buy more assets at lower prices (5 points)
- b) I would wait patiently for the market to recover (3 points)
- c) I would sell to avoid further losses (0 points)

12. How much risk are you willing to take to achieve higher returns?

- a) High risk, high reward (5 points)
- b) Moderate risk (3 points)
- c) Low risk (0 points)

13. What is your investment time horizon?

- a) More than 10 years (5 points)
- b) 5-10 years (3 points)
- c) Less than 5 years (0 points)

14. Would you be comfortable with short-term volatility for the potential of long-term gains?

- a) Yes (5 points)
 - b) Somewhat (3 points)
 - c) No (0 points)
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Section 4: Investment Preferences & Restrictions (10 points)

15. Do you have any preferences or restrictions on investments in specific sectors or asset classes (e.g., ethical investing, sector avoidance)?

- a) No restrictions (5 points)
- b) Some preferences but flexible (3 points)
- c) Significant restrictions (0 points)

16. How do you feel about including alternative investments like Managed Futures in your portfolio?

- a) Comfortable (5 points)
 - b) Neutral (3 points)
 - c) Uncomfortable (0 points)
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Scoring & Classification

Total Possible Score: 80 Points

- **Suitable for the Model Portfolio:** 60 points or above
 - **Potentially Suitable with Caution:** 45 to 59 points
 - **Not Suitable for the Model Portfolio:** Below 45 points
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Results and Recommendation:

Client Score: _____

Based on your score, the Advisor will recommend whether this model portfolio is suitable for you.

Advisor Recommendation:

- Suitable
 - Not Suitable
 - Further Review Needed
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Client Declaration

I confirm that the information provided above is accurate to the best of my knowledge, and I understand that the suitability of this portfolio will be based on these answers.

Client Signature: _____

Date: _____

Advisor Declaration

I have reviewed the Client's suitability assessment and provided appropriate recommendations based on the results.

Advisor Signature: _____

Date: _____