

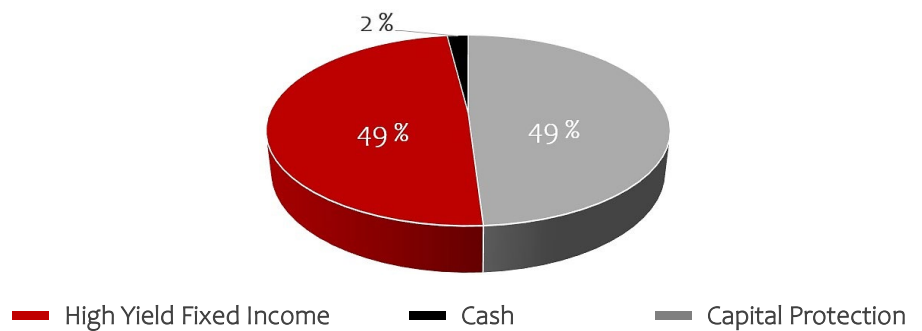
Verum Capital Investment Guide

A Verum Capital investor can decide on various investment building blocks that allows him / her to create a tailor-made investment portfolio across all asset classes. Our specially designed “Client Investment Risk Profile” to be completed will help an investor to determine investment risks and returns in keeping with his / her long-term investment goals. Our Investment Specialist will consequently advise on the portfolio strategy, its benefits and risks.

Core Portfolio Strategies

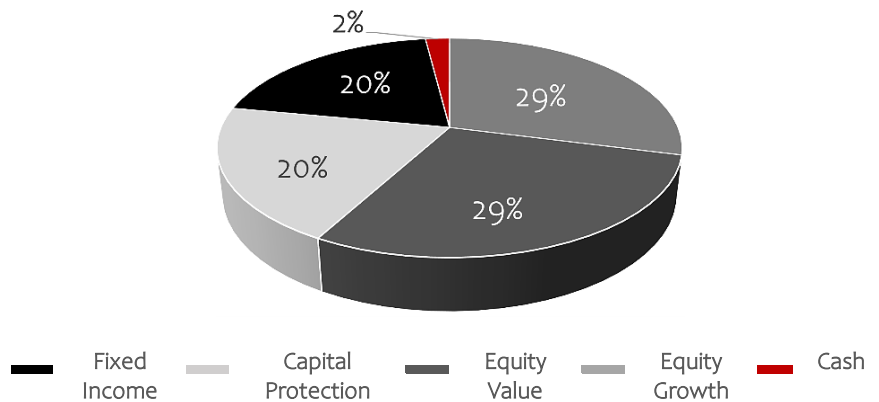
The category “**Stable Return**” provides for long-term stable returns. The building block to create such a lower risk return can primarily be found in the fixed income sector, providing a stable yield pattern across various investment durations and which can be complemented with an element of capital protection.

Portfolio Simulation - Risk Profile: Low Risk



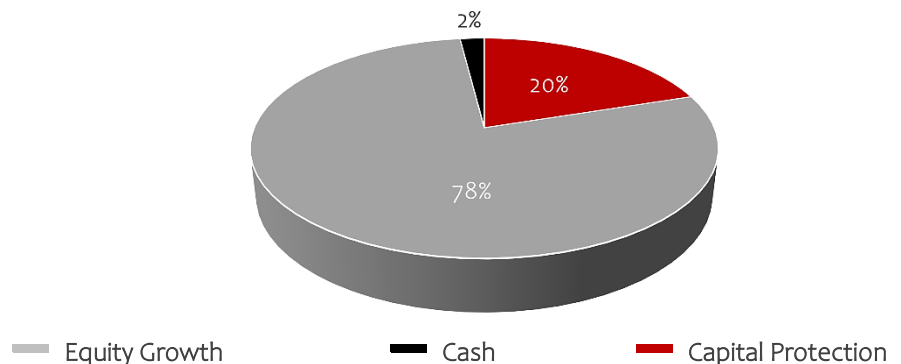
The category “**Long-Term Balanced Return**” provides for long-term capital appreciation over an investment cycle, providing a mix between equity and fixed-income asset classes, seeking to balance sustainable returns with a moderate level of risk.

Portfolio Simulation - Risk Profile: Medium Risk



The category “**Long-Term Aggressive Growth**” enables the investor to realize long-term growth, and if desired, a level of capital protection, ensuring strong returns while minimizing equity risk in severe market downturns.

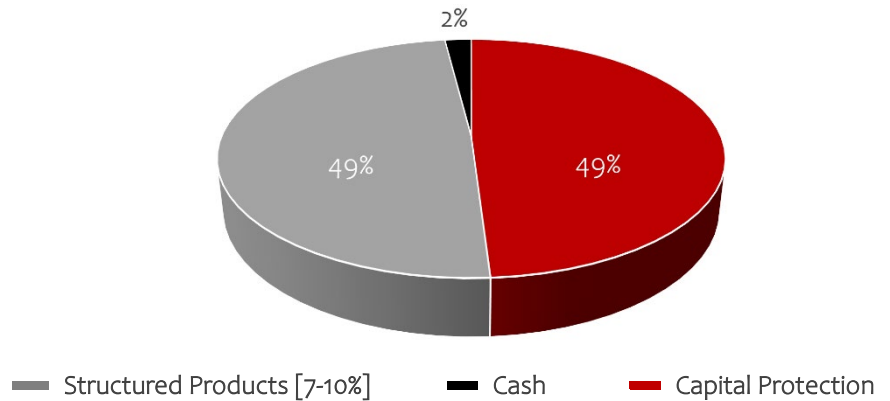
Portfolio Simulation - Risk Profile: High Risk



Satellite Portfolio Strategies

The category “Opportunistic Growth & Capital Protection” enables the investor to realize short to mid-term opportunistic growth, and if desired, a level of capital protection. More or less aggressive building blocks can be adjusted based on the desirability of guaranteed coupons or capital preservation.

Portfolio Simulation - Risk Profile: Medium Risk



Return Profile [%] *	YTD	Short Term		Medium Term		Long Term	
		6 M	1 Y	3 Y	5 Y	7 Y	10 Y
Stable Return	4.98	3.45	5.19	7.25	5.12	5.15	5.09
Long-term Balanced	8.17	9.71	7.54	10.48	8.57	8.30	8.13
Long-term Aggressive Growth	9.66	13.99	9.47	13.83	10.93	11.27	10.97
Opportunistic Growth & Capital Protection	6.18	3.71	6.93	6.93	6.93	6.93	6.93

* Profiles containing structured products or capital protection include estimations.