

Risk test

in connection with investment

Name:

What is to be invested?

- My own money
- Other parties' money

What will the investment be used for?

- Free funds
- Qimatut Pension

How much money will be invested?

Investment amount DKK _____

When do you want to be able to spend the money again?

Have you invested before?

- Yes
- No

Do you or have you previously worked with investment?

- Yes
- No

Do you have higher financial educational qualifications whereby you have in-depth investment knowledge? (E.g. MSc in Financing)

- Yes
- No



Your annual income

Personal income after labour market contributions _____ DKK

Share income _____ DKK

Capital income _____ DKK

Your assets

Savings (accounts and securities) _____ DKK

Value of pension savings (before tax) _____ DKK

Value of properties _____ DKK

Other assets (e.g. car, boat) _____ DKK

Your debt

Debt in properties _____ DKK

Investment loans _____ DKK

Other debt _____ DKK

There is a correlation between risk, return and security.

What do you consider most important when investing your free funds/pension?

- A high return is important, even if I risk losing money
- Return is important, but the risk must not be excessive
- Security is important, but there must also be a reasonable return
- A high degree of security is important, even if this gives a lower return

How often do you expect to check the value of your free funds / pension?

- I will monitor the investment daily
- I will monitor the investment from time to time - around once a week
- I will monitor the investment at intervals of several weeks
- I will monitor the investment annually or less often

There are changes in your everyday life that have a negative impact on your finances. Does this mean that you depend on your investment?

- Yes, I depend on the money
- Yes, I mostly depend on the money
- Yes, I am less dependent on the money
- No, I'm not dependent on the money



How would you feel about ongoing increases and decreases in the value of your investment?

- It is most important for me to achieve the maximum return in the long term, and I can therefore accept significant losses on my investment for shorter periods of time
- A high return in the long term is important, and I can therefore accept losses for shorter periods of time
- It is important to minimise losses, and I can therefore accept lower returns in the long term
- Avoiding losses is most important to me and I can therefore accept a minimal return in the long term

You experience that your free funds decrease by 25% in the course of 14 days. Does this mean that you sell your securities?

- Definitely
- Probably
- Probably not
- Definitely not

Large price fluctuations affecting your investment for short periods are fine with you?

- Completely disagree
- Partly disagree
- Partly agree
- Completely agree

Are you willing to run a risk of losses when you invest DKK _____ of your free funds/pension?

- Completely disagree
- Partly disagree
- Partly agree
- Completely agree

Based on the considerations you have now made, how do you rank your risk willingness on the scale?

Low risk (1) ----- High risk (10)



Sustainable investment

Before we present our proposal for your investment, it is important that we know your attitude to sustainability. How sustainability is understood is evolving rapidly. To ensure a common understanding of what we mean by sustainability, we have created an information page, as shown below.

We will then ask you a number of questions to help to investigate your attitudes and wishes as to whether and to what extent sustainability should be included as an element of this investment.

More about sustainable investments

It is important to be aware of the concepts used within sustainable investment before answering the following questions.

View this here: banken.gl/da/privat/investering/baeredygtig-investering

Do you want sustainability to be an element of this investment?

- Yes
- No

To what degree would you like your investment to be placed in companies that contribute to achieving the EU's goals for sustainable transformation?

- To a very high degree (minimum 10%)
- To a high degree (minimum 2%)
- To some degree (minimum 1%)
- To a lesser degree (minimum 0%)

To what degree do you want your investment to take sustainability into account and to include sustainable goals?

- To a very high degree (minimum 0%)
- To a high degree (minimum 15%)
- To some degree (minimum 50%)
- To a lesser degree (minimum 80%)

To what degree must your investment take account of and thereby limit adverse impacts?

- I want to avoid investments with adverse impacts as far as possible
- I can accept a moderate degree if efforts are made to limit the adverse impact
- It does not matter whether the investment limits the adverse impacts

Which of the themes below do you want to pay particular attention to with your investment?

- CO2 footprint
- Fossil fuels
- Exposure of controversial weapons



What is most important when you choose the strategy to form the basis for your investment?

- Consideration of risk and return should be weighted higher than sustainability
- Consideration of risk, return and sustainability should be weighted equally
- Consideration of sustainability should be weighted higher than risk and return

Based on your sustainability considerations, to what degree do you assess that your sustainability requirements should be included in this investment?

Low degree (1) ----- High degree (10)

Listed shares and T rights

How many times have you traded in this product within the last year?

- Less than twice
- Twice or more

Do you feel that you are very familiar with the product?

- Yes
- No

Do you become co-owner of a company when you buy a share?

- No
- Yes

Can the value of a share and a subscription right fluctuate considerably within a short period of time?

- No
- Yes

When you invest in individual shares and subscription rights, could you risk losing your entire investment if the company goes bankrupt?

- No
- Yes



Bonds, not complex, green

How many times have you traded in this product within the last year?

- Less than twice
- Twice or more

Do you feel that you are very familiar with the product?

- Yes
- No

Are bonds that are risk-labelled as green normally considered to be very risky?

- Yes
- No

If the issuer of a bond is declared bankrupt, could the investment be lost in full or in part?

- Yes
- No

Is a bond a paper issued by a borrower?

- Yes
- No

Investment funds, capital funds and ETF, not complex

How many times have you traded in this product within the last year?

- Less than twice
- Twice or more

Do you feel that you are very familiar with the product?

- Yes
- No



When investing in investment funds, capital funds and ETFs, do you achieve a good risk diversification?

- Yes
- No

The risk in investment funds, capital funds and ETFs depends on what is invested in and can be both high and low?

- Yes
- No

Have you understood the advantages and drawbacks of investing in investment funds, capital funds and ETFs?

- Yes
- No

Pools

How many times have you traded in this product within the last year?

- Less than twice
- Twice or more

Do you feel that you are very familiar with the product?

- Yes
- No

Does investing in pools give you a good risk diversification?

- Yes
- No

Does the risk in pool savings depend on what is invested in, and can it be both high and low?

- Yes
- No

Pool savings are made in a deposit account. The return on the deposit account is based on the return on the assets purchased for the pools, and the assets in the pools belong to the bank?

- Yes
- No

