

## Registration form for joint securities account

### 1. General information

#### Account holder 1

To open a securities account, you **must submit a fully** and correctly completed registration form, duly signed by hand.

Surname	First name
Date of birth	Place/country of birth
Nationality (if more than one, state all)	
Address	
Postcode/place of residence	Country
Phone	Mobile
E-mail	Occupation
Bank details for withdrawals in the name of account holder 1 (name, place)	
IBAN: CH	

#### Account holder 2

To open a securities account, you **must submit a fully** and correctly completed registration form, duly signed by hand.

Surname	First name
Date of birth	Place/country of birth
Nationality (if more than one, state all)	
Address	
Postcode/place of residence	Country
Phone	Mobile
E-mail	Occupation
Bank details for withdrawals in the name of account holder 2 (name, place)	
IBAN: CH	

#### Account holder 1

#### Account holder 2

Place, date	Place, date
Signature	Signature

Please tick confirmation boxes (X) on this and subsequent pages where applicable

## 2. General acknowledgements

You hereby confirm,

- that you have read and understood the prospectus and the integrated Investment Regulations of Avadis Vermögensbildung SICAV, the key information documents KID, the information sheet on investment principles, as well as the FinSA information sheet (all documents available at [www.avadis.ch](http://www.avadis.ch)), and accept their contents as legally binding;
- that you are aware of the risks associated with investing assets in investment funds;
- that the investment decision (incl. selection of strategy as well as the investment volume) is your sole responsibility. Avadis expressly does not offer any investment, legal or tax advice and does not perform either an appropriateness or a suitability check, but merely implements the client's investment decisions ("execution only");
- that all of the information provided in this registration form is complete and correct;**
- that you have read and understood the General Terms and Conditions and accept their contents as legally binding.**

**Account holder 1**

**Account holder 2**

**Place, date**

**Place, date**

**Signature**

**Signature**

**Account holder 1**

Surname \_\_\_\_\_

First name \_\_\_\_\_

**3. Terms and conditions applying to joint securities accounts**

1. The opening of a joint account requires both account holders.
2. Each account holder may singly dispose of the full account balance and has single signatory power.
3. The account holders have solidary liability.
4. Authorisations must be issued jointly. However, each account holder may singly revoke an authorisation.
5. In the event of death of one of the account holders, all powers of attorney shall lapse.
6. In the event of death of one of the account holders, the deceased account holder’s rights and obligations shall pass to his/her heirs. The deceased account holder’s heirs listed in the certificate of inheritance can only dispose of the securities account jointly, together with the surviving account holder.
7. Unjustified withdrawals after a separation/divorce must be reclaimed through legal action by the account holders if in dispute.
8. Dissolution of the account requires both account holders. Once one of the account holders requests dissolution of the joint account, the account holders can only dispose of the assets jointly.
9. If the account holders submit contradictory orders, such orders will not be executed until the account holders have agreed on a joint solution and the orders are subsequently signed by collective signature of the joint account holders.

**4. Confirmation of US tax status**

In order to ascertain, in accordance with the FATCA Agreement between Switzerland and the USA, that your securities accounts with Avadis Vermögensbildung SICAV do not constitute US accounts pursuant to US tax regulations, **please confirm your compliance with the following requirements by ticking the boxes where appropriate and attaching your signature below.**

You hereby confirm that you are not a US national.

You hereby confirm that you are not a US resident for tax purposes because

- you do not hold an active US Green Card.<sup>1)</sup>
- you do not pass the Substantial Presence Test.<sup>2)</sup>
- you are not considered as a US resident for tax purposes because you have not filed a joint US tax return with your spouse who is a US resident or a resident alien for tax purposes.
- no other reasons constitute your residency in the USA for US tax purposes.<sup>3)</sup>

Due to your compliance with the above requirements, your signature on this form confirms that you are not considered a US person for tax purposes.

Should you fail to meet one or more of these requirements, you may not subscribe to or acquire shares in Avadis Vermögensbildung SICAV.

<sup>1)</sup> After its activation, a US Green Card remains active for US tax purposes (even if the holder is domiciled outside the USA and even if the US Green Card itself has expired) until: (1) it has been returned voluntarily to the US immigration authorities or (2) it has been lawfully revoked either by the US immigration authorities or a US Federal court.

<sup>2)</sup> You qualify as a US resident for tax purposes if you meet the criteria of the Substantial Presence Test. These criteria are met if you spent a minimum of 31 days in the current year **and** 183 days in the last three years (the current year and the two preceding years) in the USA. More detailed information on the calculation of the duration of stay is available at the following Internal Revenue Service (IRS) website: <http://www.irs.gov/taxtopics/tc851.html>

<sup>3)</sup> Ownership of US real estate or interests in/receivables from US companies, e.g. unincorporated US firms, per se does not constitute US residency.

**Account holder 1**

Surname \_\_\_\_\_

First name \_\_\_\_\_

**5. Confirmation regarding tax liability in Switzerland**

- You are liable to pay tax in Switzerland due to your exclusive domicile or main residence in Switzerland.
- The address provided under no. 1 is consistent with the tax domicile.

**6. Confirmation of tax conformity**

- You hereby confirm that you have duly declared, and will continue to duly declare, the assets invested in Avadis Vermögensbildung SICAV as well as all associated income and capital gains, to the responsible (tax) authorities and that you are complying with the relevant (tax) regulations.

**7. Confirmation of beneficial ownership**

- You hereby confirm that you and/or the second account holder are the sole beneficial owner/s of the assets and income associated with this application.

**8. Change in circumstances**

You hereby undertake to notify Avadis of your own accord within 30 days of any changes in your circumstances as specified in this form, especially any changes relating to your tax liability status abroad and changes in address. Should such change in circumstances result in you failing to meet all of the above requirements, especially those relating to your tax status and beneficial ownership, you hereby agree, by signing this form, that Avadis Vermögensbildung SICAV may carry out an enforced redemption of your shares **within 90 days**.

Costs may be charged for address searches and searches in connection with the prevention of dormancy.

Please check whether you have ticked all applicable confirmation boxes ()

Place, date \_\_\_\_\_

Signature \_\_\_\_\_

**Account holder 2**

Surname \_\_\_\_\_

First name \_\_\_\_\_

**3. Terms and conditions applying to joint securities accounts**

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3. The account holders have solidary liability.
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**Account holder 2**

Surname \_\_\_\_\_

First name \_\_\_\_\_

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**Place, date** \_\_\_\_\_

**Signature** \_\_\_\_\_

**Account holder 1**

Surname \_\_\_\_\_

First name \_\_\_\_\_

**Account holder 2**

Surname \_\_\_\_\_

First name \_\_\_\_\_

**8. Desired investment strategy**

- Stable** (100% Money market/Security No. 3283146)
- Bonds** (100% Bonds/Security No. 3283157)
- Defensive** (20% Equities, 80% Bonds/Security No. 3283161)
- Balanced** (40% Equities, 60% Bonds/Security No. 3283175)
- Growth** (60% Equities, 40% Bonds/Security No. 3283184)
- Aggressive** (80% Equities, 20% Bonds/Security No. 3283189)
- Equities** (100% Equities/Security No. 3283198)

**Account holder 1**

Place, date \_\_\_\_\_

Signature \_\_\_\_\_

**Account holder 2**

Place, date \_\_\_\_\_

Signature \_\_\_\_\_

**A certified copy of a valid official form of identification is required for registration (e.g. passport, ID, driver’s licence, foreigner’s identity card).**

The following offices are authorised to confirm identity: SBB, post office, notary’s office, Avadis Vorsorge AG, in some cases your bank or your municipal/city administration (depending on the canton).

**9. Specimen signature** (Please sign in the field)

**Account holder 1**

**Account holder 2**

**How did you learn about Avadis Asset Growth?**

- Event   
  Internet   
  Advertisement   
  Employer   
  Media   
  Colleagues   
  Other

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## Information sheet on investment principles

### **Investment fund**

An investment fund allows the investor to invest small sums in a wide range of securities, thereby diversifying the investment risk. A major emphasis is placed here on investor protection: Investment funds count as special assets and are settled separately in the event of the insolvency of the fund management company or custodian bank. All fund service providers are subject to strict supervision by the Swiss Financial Market Supervisory Authority (FINMA). Asset management is conducted professionally and transparently.

### **Composition of the strategy funds**

#### ***Equities (contained in the equities, aggressive, growth, balanced and defensive strategies)***

By purchasing an equity one becomes a shareholder of a company and accordingly possesses a share of the corporate assets. The value of the equity therefore depends directly on the corporate success. This is measured among other things on the basis of the company value and future development potential of the company. As well as corporate risks, the general stock market development as well as supply and demand play a role here. Equities entail greater fluctuation than bonds but their earnings potential is also higher.

#### ***Bonds (contained in the bonds, defensive, balanced, growth and aggressive strategies)***

If a company or country requires capital, it can borrow this on the financial market. In return, it normally pays the creditor an annual interest rate for the duration of the loan. At the end of the loan period the money is repaid. The interest payment and repayment depend strongly on the debtor's ability to pay. The ability to pay (creditworthiness) is assessed and categorised by rating agencies. As well as creditworthiness, the general interest rate level, duration and supply and demand also play an important role for the pricing of a bond. If you sell a bond before it reaches maturity, you will not receive the original sum back but the current market value. Bonds are therefore also subject to value fluctuations. Falling interest rates result in rising bond prices (increasing returns on bond funds) and rising interest rates result in falling bond prices (decreasing returns on bond funds). While bonds essentially entail fewer risks than equities, their earnings potential is also lower.

#### ***Time deposits (contained in the stable strategy)***

Time deposits are bonds with a very short term to maturity (maximum of one year). Owing to their short term, time deposits pose a lower default risk than bonds with a longer term to maturity.

### **Risk/return**

The principle is that the greater the risk is, the greater are both the earnings potential and risk of loss. Equities fundamentally pose a greater risk than bonds. Bonds pose a greater risk than time deposits. An important indicator for assessing the risk is the fluctuation margin of the annual returns. High-risk investment strategies should only be selected if the risk can also be borne.

### **Strategy selection**

#### ***Investing money on a short-term or long-term basis***

A long-term investment horizon generally allows the investor to take on a greater risk. A strategy with lower risks is better in the case of a short-term investment horizon.

#### ***Bearable loss***

An investor must expect years with negative returns and still be able to sleep at night. He should not be influenced by current returns but always also take into account the possible loss potential when making his selection.