



Private Bank Luxembourg

Investor Profile Questionnaire and MiFID Questionnaire

Information and completion guidelines.

Why This Matters

Completing these forms allows us to:

- Provide you with tailored investment proposals and products that suit your goals and preferences, including ESG considerations.
- Understand your current financial situation and expectations, enabling a more personalized and efficient wealth management experience.
- Ensure that our services remain fully aligned with both your needs and the evolving regulatory environment.

Completion Guidelines (per investment portfolio):

a) Joint Individual Clients

- The *Investor Profile Questionnaire* must be completed by the designated **Main Decision Maker**, reflecting the joint investment objectives, sustainability preferences, and the most conservative financial profile among the co-holders.
- The *MiFID Questionnaire* must also be completed by the **Main Decision Maker**, based on their own investment knowledge and experience.
- All co-holders must sign an authorization appointing the Main Decision Maker to act on their behalf regarding investment matters.

b) Legal Entity Clients

- The *Investor Profile Questionnaire* must be completed by the authorized Main Decision Maker, based on the investment profile of the legal entity.
- The *MiFID Questionnaire* must be completed by all representatives of the legal entity with trading rights.
- The Main Decision Maker and the representatives must be formally empowered via a board resolution or power of attorney.
- Entities classified as *professional clients* under Annex II of Directive 2014/65/EU are not required to complete the *MiFID Questionnaire*.

c) Clients Represented by an Authorized Person

- The financial situation and investment objectives should reflect the ultimate client.
- The knowledge and experience section should reflect that of the authorized representative.

About the "Main Decision Maker"

This individual will act as the central contact for all investment-related matters and must be authorized to communicate investment preferences, risk tolerance, and financial circumstances to the Bank. In the case of joint individual clients, the Main Decision Maker is also the person authorized to communicate trading instructions to the Bank. Please note that if the required information is not provided, the Bank may be unable to continue offering investment services under MiFID regulations.