

Knowledge profile (KP)

1 | **Have you already dealt with finances/investments as part of your studies, employment or self-study?**

- While studying at school or in a job with finance/investment related work
- Self-study or only when managing your own finances/investments
- I have never dealt with finances/investments

2 | **Do you follow current events and news in the field of finance/investment?**

- I follow regularly (daily to weekly)
- I follow less than once a week, or irregularly
- I do not follow

3 | **Do you use or have previously used any investment instruments (e.g. premium deposits, mutual funds, shares)?**

- Yes
- No (continue to question no. 6)

4 | **How long have you been investing?**

- Less than 5 years
- 5 years or more
- I currently do not invest

5 | **How often do you engage in investing?**

- I make up to 10 transactions a year
- I make 10 or more investments a year
- I currently do not invest

Participating supplementary pension savings funds invest in various investment tools. Which of the following investment tools do you know?

6 | **Money market tools (e.g. time deposits, treasury bills)**

What is characteristic of money market tools?

- Long-term investment period
- High liquidity and a usually low yield
- I am not sure

7 | **Bond investment tools (e.g. government or corporate bonds)**

What is decisive for assessing the convenience of buying a bond?

- The nominal value of the bond and the profit of the issuer
- Bond price, yield to maturity and issuer's creditworthiness
- I am not sure

8 | **Equity investment tools (e.g. shares, equity futures)**

What does an investor get when buying a stock?

- Protection against inflation
- Share in company profit
- I am not sure

Risk profile (RP)

9 | **What is the main goal of your pension savings? Please only select one response.**

- Obtaining funds for retirement
- Obtaining government or employer contributions
- The possibility of achieving a high appreciation of savings

10 | **The value of saved funds can fluctuate over time, so the value of savings can increase as well as decrease. Which of the answers best describes your attitude towards saving for retirement?**

- I do not want to take any risks and I am not willing to accept even a short-term decrease in the value of the saved funds. I realise the low revenue potential.
- I am willing to accept fluctuations in the value of the saved funds, in the short to medium term, if it is possible to achieve a higher return by observing the expected savings period.
- I am willing to accept more significant fluctuations in the value of the saved funds if it is possible to achieve a more significant return by observing the expected savings period.
- I demand a high return and I am willing to accept significant fluctuations in the value of the saved funds as well as the risk of possible loss.

11 | **Imagine that you have CZK 250,000 saved for retirement and due to fluctuations in the financial market, the value of your funds drops by 10%, i.e. to CZK 225,000. How would you react?**

- If it were possible, I would terminate the supplementary pension savings contract even in the event of a loss and invest the funds in safer financial products.
- I would wait for further developments and, in the event of a continued decline in the value of my funds, I would request a transfer of funds to a participation fund with a more conservative savings strategy.
- I would leave the supplementary pension savings contract unchanged.
- I would take advantage of the lower price and increase the monthly contribution, or made a one-time deposit in a participating fund with a riskier savings strategy.

Communication between the pension company and the participant or their representative takes place in the Czech language.

Therefore, the completion of the investment questionnaire and all other contractual documents will take place in Czech.