

Insurance Broker Mandate

Client (name, address, stamp)	Broker, Mandate Holder FINMA Reg. F01207772 Baumassurance AG Badenerstrasse 681 Postfach CH-8048 Zürich	Co-Broker, Advisor FINMA Reg. F01060408 ecoFinanz.ch GmbH Fridbachweg 19 CH-6300 Zug
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The Client engages and authorizes the Broker/Co-Broker with the ongoing management of the insurance portfolio.

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| ☐ | For the entire insurance portfolio, including pension fund plans and pension solutions |
| ☐ | For the entire insurance portfolio, excluding pension fund plans and pension solutions |
| ☐ | For pension fund plans and pension solutions only |
| ☒ | Others: Entire portfolio incl. pension solutions, excluding private health insurance (basic and supplementary) |

Administration: Unless otherwise agreed, postal correspondence will be sent to the Broker's address, valid for insurance contracts, mutations, declarations, claims documents, premium invoices, etc.. The Broker forwards the original documents to the Co-Broker, who is responsible, that these reach the client. In case of special situations and needs, other arrangements may be agreed between the Parties.

The Client remains policyholder and pension beneficiary(ies) as well as debtor of the premiums. He/she signs insurance and pension contracts himself/herself and receives claim payments and pension benefits from the insurance companies. In special situations, in case of need or changes in the business, other arrangements can be agreed between the Parties.

The Broker shall however represent the Client in all other matters vis-à-vis insurance companies and foundations in all other matters. He is also entitled and authorized to conduct negotiations directly in the Client's name, to inspect all files, to take over the management of existing insurance contracts and, after consultation with the Client, to terminate them and have them re-offered.

The Co-Broker is committed particularly to the following tasks:

- Review and evaluation of existing contracts, including clarifications of requirements and cost-effectiveness
- To advise the client for changes and new arrangements.
- To support the client in claims and loss situations.
- To inform the client about the development of the Swiss insurance market and social security requirements.
- Use of the insurance framework contracts specially negotiated by Baumassurance AG for its clients.
- Tenders and market comparisons for the client.

Compensation of the broker / co-broker:

- Through the mandate, the Broker shall receive from the insurance companies a brokerage fee in line with the market. With the issuance of this mandate, the Client shall not incur any additional costs within the usual support obligations. If the Client's insurance company does not compensate the Broker, the Client shall owe the Broker a fee, which shall be based on the consulting effort.

The compensation paid by insurers to brokers depends on the respective premium amount and the insurance sector. The average amount of compensation generally paid per insurance sector is shown below:

<i>Insurance sector:</i>	<i>Brokerage fee in % of the premium (excluding stamp duty and taxes)</i>
• Accident insurance according to UVG	3-5%
• Daily sickness benefits insurance	7.5%
• Other accident insurance	15%
• Pension fund (costs and risk premium)	10%
• Property insurance	15%
• Technical insurance	15%
• Transport insurance	15%
• Liability and other asset insurance	15%
• Motor vehicle insurance	8%
• Marine / Aviation insurance	15%

One time compensation:

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|--------------------------------------|--------------------------------|
| • KVG (LAMal) Basic health insurance | CHF 70.- |
| • VVG Supplementary health insurance | Monthly premium x 12-16 in CHF |

Compensation for the brokerage of individual life insurance policies, investments and mortgages is regulated in the appendix "Commissions".

- The client has the right at any time to know the type and amount of compensation that the broker receives on each of its insurance contracts. The client agrees in principle that the broker may retain the compensation from insurers and other providers.
- Additional advice and further services are provided by prior agreement with the client for a fee and in accordance with the provisions of the "Fee-based advice" contract.

Contract Duration:

The Broker Mandate is a commissioned relationship and regulated by law in OR Art. 394 ff. It starts on the date of signature, is concluded for an indefinite period and may be terminated by the Parties at any time in accordance with OR Art. 404. The right of untimely termination is reserved. The Broker shall inform the insurance companies about changes in the mandate accordingly.

Data protection:

The broker undertakes to process the customer's personal data in accordance with the requirements of the Swiss Data Protection Act DSG (see also the notes below in the information pursuant to Art. 45 of the Insurance Supervision Act).

By issuing the mandate, the customer agrees that the broker and its co-brokers may pass on the customer's data to third parties insofar as this is necessary for the purpose of the mandate and data processing.

Client The Client confirms to have read and understood the text Place, Date _____ Stamp and Signature(s) _____ Responsible person(s) Name _____ Name _____	Baumassurance AG Place, Date _____ Stamp and Signature(s) _____ Co-Broker: ecoFinanz.ch GmbH Place, Date _____ Stamp and Signature(s) _____ Responsible person(s) Name Fabio Michel, FINMA F01060409 _____ Name _____
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Information pursuant to Article 45 of the Insurance Supervision Act (ISA)

Your Contact

Baumassurance AG (hereinafter referred to as "the Broker") is a stock corporation under Swiss law with its registered office in Zurich and the following address:

Badenerstrasse 681, Postfach 8048 Zürich
Tel: +41 044 204 55 22 / E-Mail: info@baumassurance.ch

The Broker and its client advisors are registered in the FINMA register for insurance intermediaries under number F01207772 as independent insurance intermediaries.

ecoFinanz.ch GmbH (hereinafter referred to as "the Co-Broker") is a limited liability company under Swiss law with its registered office in Zug and the following address:

Fridbachweg 19, 6300 Zug
Tel: +41 79 700 54 00 / Mail: info@ecofinanz.ch

The Broker is registered in the FINMA register for insurance intermediaries under number F01060408 as independent insurance intermediary.

Contractual Relationships

As an unbound and independent insurance broker, the Broker works with cooperation partners in all insurance branches, depending on the Client's insurance needs.

The list is constantly updated on our website www.baumassurance.ch.

There are cooperation agreements with the insurance companies, which, however, do not include any production obligation or exclusivity on the part of the Broker. The Broker works on behalf of his Clients in accordance with the broker mandate and is compensated by the insurance companies with standard market brokerage fees.

Due Dilligence / Liability

The Broker and the Co-Broker are liable for any liability cases arising from errors, negligence or incorrect information within the scope of the statutory provisions.

The Broker and the co-broker have taken out professional liability insurance with coverage for financial loss with a legally prescribed sum insured.

Education and Training

The Broker continues to train its employees on an ongoing basis, especially regarding the insurance products of the above mentioned insurance companies. If you would like to inquire about the education and training of your client advisor, please feel free to contact us at the above mentioned phone number or email address.

Data Protection / Confidentiality

Personal data will only be processed by Baumassurance AG or its Co-Broker to the extent that this is necessary and required for the services agreed within the scope of the broker mandate (data processing purpose). Baumassurance AG and their Co-Broker undertakes to take all precautions to comply with the relevant legal provisions of data protection. The data will be treated with absolute confidentiality. Personal data is usually kept in electronic and/or paper form. The Broker and its Co-Broker treat customer data as strictly confidential in accordance with the Privacy Policy. Please read the Privacy Policy on our website: <https://www.baumassurance.ch/datenschutz>

In accordance with the Data Protection Act, you have the right to information about the personal data we hold about you, as well as the right to rectification, blocking or deletion.

By signing this form, the Client accepts the data transfer required for order processing with the insurance companies, including to third parties, as well as the processing of the data.

Ombudsman's Office

In conflict situations, you have the option of contacting the Insurance Intermediaries Ombudsman's Office and triggering an arbitration procedure.

The undersigned acknowledges having read and understood this legally required information.

This form is an integral part of the broker mandate.

Client

Place, Date _____

Signature(s) _____

Baumassurance AG

Place, Date _____

Signature(s) _____

ecoFinanz.ch GmbH

Place, Date _____

Signature(s): _____

Responsible person(s)

Name Fabio Michel, FINMA F01060409

Name _____

Appendix commissions to Insurance Broker Mandate

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This document is an appendix to the insurance broker mandate of Baumassurance AG and the co-broker.

Compensation of the broker / co-broker in the area of pensions / individual life insurance / mortgages:

- a) Through the mandate, the Broker shall receive from the insurance companies a brokerage fee in line with the market. With the issuance of this mandate, the Client shall not incur any additional costs within the usual support obligations. If the Client's insurance company does not compensate the Broker, the Client shall owe the Broker a fee, which shall be based on the consulting effort.

The compensation paid by insurers to brokers depends on the respective premium amount and the insurance sector. The average amount of compensation generally paid per insurance sector is shown below:

<i>Insurance company:</i>	<i>One-off compensation as a % of the total amount of production</i>
• Allianz Suisse Lebensversicherungs-Gesellschaft AG	5.0%
• AXA Leben AG	4.4%
• Basler Leben AG	5.4%
• Elips Life AG	no one-off compensation
	10% per year of the gross annual premium
• Generali Personenversicherungen AG	4.9%
• Helvetia Versicherungen	4.5%
• Schweizerische Mobiliar Versicherungsgesellschaft	3.6%
• Pax, Schweizerische Lebensversicherungsgesellschaft AG	4.6%
• Swiss Life AG	4.4%
• Vaudoise Leben Versicherungs-Gesellschaft AG	4.0%
• Zürich Lebensversicherungs-Gesellschaft AG	5.0%

- b) Additional advice and further services are provided by prior agreement with the client for a fee and in accordance with the provisions of the "Fee-based advice" contract.
- c) The client has the right at any time to know the type and amount of compensation that the broker receives on each of its insurance contracts. The client agrees in principle that the broker may retain the compensation from insurers and other providers.

Client The Client confirms to have read and understood the text. Place, Date _____ Stamp and Signature(s) _____ Responsible person(s) Name _____ Name _____	Baumassurance AG Place, Date _____ Stamp and Signature(s) _____ ecoFinanz.ch GmbH: Place, Date _____ Stamp and Signature(s) _____ Responsible person(s) Name <u>Fabio Michel</u> FINMA reg. <u>F01060409</u> Name _____ FINMA reg. _____
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*For reasons of readability, the masculine form is used for designations of persons, but the feminine form is always also meant