STRATEGIC ALLIANCES

Insurance Brokerage Mandate

between

Principal / Client	Broker FINMA Reg. F01089387	Co-Broker FINMA Reg. F01470698
Client name Street City (Date of birth:)	Strategic Alliances Financial Services AG Grubenstrasse 35 8045 Zurich	S&L Management und Consulting GmbH Feldstrasse 23 8853 Lachen

The Client appoints and authorises the Broker and Co-Broker (together, the "Appointed Parties") to provide ongoing servicing of the insurance portfolio. The Appointed Parties are authorised to act in the name of the Client for this purpose.

☐ For the entire portfolio
☐ Individual companies/entities: ____

This broker mandate supersedes and replaces any mandate agreements previously in force.

The mandate includes, as required:

- Analysis of the Client's insurance requirements
- Obtaining insurance quotations (including tender processes) and providing advice on possible placements
- Regular review and, where necessary, adjustment of insurance coverage concepts
- Receipt and forwarding of correspondence from insurance companies and collective pension foundations
- Assistance with claims

The Client remains the policyholder, the party liable for payment of premiums and the recipient of any claim payments.

The Client authorises the Appointed Parties to obtain insurance quotations, conduct negotiations, make declarations and obtain or disclose data, information and documents insofar as required to perform the mandate. The Appointed Parties may cancel policies or place insurance contracts only with the Client's consent.

Depending on the Client's insurance requirements, the Appointed Parties work with insurers from various lines of insurance and are compensated by them through customary market commissions.

This mandate may be terminated by either contracting party at any time by written notice.

The Client confirms that it has read and understood this document and has received the information contained in **Annexes 1–2** pursuant to Article 45 of the Swiss Insurance Supervision Act (ISA/VAG), as well as the disclosure of remuneration pursuant to Article 45b ISA/VAG.

Principal / Client	**Broker**	**Co-Broker**
Place, Date		
Principal / Client	Strategic Alliances Financial Services AG Gloria Pozzi, Reg. F01057343	S&L Management und Consulting GmbH Andreas Svoboda, Reg. F01467432

Annex 1:
Information pursuant to Article 45 of the Swiss Insurance Supervision Act (ISA/VAG)

Your Mandate Manager:

Andreas Svoboda, FINMA Reg. F01467432, Managing Director of S&L Management und Consulting GmbH, works in cooperation with Strategic Alliances Financial Services AG, an untied insurance intermediary. For administrative processing and cooperation agreements with insurance companies, S&L Management und Consulting GmbH maintains a partnership with Strategic Alliances Financial Services AG, Grubenstrasse 35, 8045 Zurich.

Training and Continuing Professional Development:

The Broker / Co-Broker provides ongoing training for its mandate managers and employees, particularly in relation to insurance products. Information concerning the training and continuing professional development of your client adviser or mandate manager is available from us using the email address or telephone number stated below.

Contractual Relationships:

As independent insurance brokers, the Broker / Co-Broker work with various insurance service providers across all lines of insurance, depending on the Client's insurance requirements. These relationships do not include production or exclusivity obligations that could restrict the independence of the Appointed Parties. The insurance companies include:

Allianz Suisse	Die Mobiliar	Innova	Simpego
ASGA	Emmental Vers.	Liberty	Smile Direct
Automate Insurance	Fortuna	Lloyd's	Swica
AXA, AXA Arag	Futura	Nest	Swiss Life
Branchen Versicherung	Generali	ÖKK	Sympany
CAP	Groupe Mutuel	Orion	Tellco
Coop	GVB	PAT-BVG	Vaudoise
Chubb	Helsana	PAX	VITA
CSS	Helvetia / Baloise	Profond	Zurich
Dextra	Hiscox	Protekta	Non-exhaustive

Liability:

In the event of negligence, error or incorrect information in connection with our insurance intermediation activities, the Broker / Co-Broker may be held liable in accordance with the applicable statutory provisions. As required by law, both the Broker and Co-Broker maintain professional indemnity insurance. Any complaints should be addressed to S&L Management und Consulting GmbH by email to info@slmc.ch.

Data Protection and Confidentiality:

To provide the services agreed with the Client, the necessary personal data (for example, name, address, telephone number, Swiss social security number, information on previous claims, health information and salary details) will be processed and transmitted to insurance companies and/or pension institutions. The applicable data protection provisions will be observed. The data will be stored by Strategic Alliances Financial Services AG in physical and/or electronic form.

The insurance company uses the transmitted data in particular to determine premiums, assess risks, process insurance claims and perform statistical analyses. To the extent necessary, the insurance company may disclose data to third parties involved in administering the contract in Switzerland and abroad, including co-insurers and reinsurers, as well as to domestic and foreign companies within its group for processing purposes. If there is suspicion of an offence involving assets or documents, or if the insurance company withdraws from the contract due to the fraudulent assertion of an insurance claim (Article 40 of the Swiss Insurance Contract Act, ICA/VVG), a report may be made to the Swiss Insurance Association (SIA/SVV) for entry in the Central Information System (ZIS).

The Appointed Parties will collect only the company and personal data required to provide the services agreed under this mandate. Strategic Alliances Financial Services AG undertakes to take all measures required to comply with the applicable statutory data protection provisions. The data will be treated confidentially. The privacy policy is available at www.saswiss.ch.

Annex 2:
Disclosure of Remuneration pursuant to Article 45b of the Swiss Insurance Supervision Act (ISA/ VAG)

The Appointed Parties act on behalf of their clients under the broker mandate and are remunerated by insurance companies for these activities through the following customary market commissions:

Line of insurance	Commission rates (ranges)	Calculation basis
Property, household contents and building insurance	10.0% - 15.0%	Net premium
Liability insurance	10.0% - 15.0%	Net premium
Financial Lines such as Cyber or D&O	13.0% - 15.0%	Net premium
Transport, engineering and construction insurance	13.0% - 15.0%	Net premium
Legal expenses insurance	13.0% - 15.0%	Net premium
Motor vehicle insurance	4.0% - 13.5%	Net premium
Mandatory accident insurance (UVG)	3.0% - 5.0%	Net premium
Supplementary accident insurance (UVG)	13.0% - 15.0%	Net premium
Daily sickness benefit insurance (KTG)	5.0% - 7.5%	Net premium
Occupational pension provision (BVG)	7.0% - 13.0%	Risk premium
Private pension provision	0.5% - 5.5%	Production volume

In consideration for the services provided by the Appointed Parties, the Client fully waives any entitlement to commissions arising from this broker mandate in favour of the Appointed Parties. Upon request, the Appointed Parties will disclose to the Client the amounts received. The Client does not owe the Appointed Parties any separate fee for these activities. Separate fee agreements for special services remain reserved and must be agreed independently.