

**Declaration on the Participation Policy of swisspartners Versicherung AG
(hereinafter "swisspartners")**

Pursuant to Art. 367 h para. 1 i.V.m. para. 3 of the Liechtenstein Persons and Companies Act (PGR), institutional investors and asset managers must draw up a participation policy and make it publicly known or provide an unequivocal explanation as to why they do not meet one or more of the requirements.

swisspartners is not obliged to publish the above information on the participation policy for the following reasons:

In the direct portfolio, swisspartners does not hold any shares in listed companies. Accordingly, the question of the possibility of participation does not arise in this respect.

With regard to the individual life insurance policies, the respective asset management on all policy accounts is carried out by asset managers or asset management companies. Accordingly, swisspartners has no participatory function in either the set-up or the management. Only in the context of "investment integrity" does swisspartners have a monitoring function with regard to compliance with the investment strategies specified by the customer.

For any listed shares and funds contained in the life insurance policies, please refer to the information provided by the asset managers and fund companies on the participation policy.

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