DUTY OF INFORMATION ACCORDING TO ARTICLE 45

OF THE INSURANCE SUPERVISION ACT (LSA),

In accordance with the legal provisions of the LSA, we are required to inform our clients, as non-affiliated intermediaries under insurance law, of the following:

The non-affiliated intermediary (Art. 40 LSA),

Maximum Value Sarl, a legal entity, is an independent insurance brokerage company registered with the registry of non-affiliated intermediaries of the Financial Market Supervisory Authority (FINMA), according to Art. 187° OS, under number 29,693 FINMA, hereinafter referred to as the intermediary. The intermediary maintains a relationship of loyalty with its clients (insurance policyholders) and acts in their best interest. The registered office of the intermediary is located at Avenue Cardinal Mermilod, 46, 1227 Carouge - GE.

The advisors

The following advisors work for the aforementioned company:

Vassilios Ifantidis, non-affiliated intermediary FINMA no. (pending)
Vasiliki Vourgioti, non-affiliated intermediary FINMA no. (pending)
Bruno dos Santos, non-affiliated intermediary FINMA no. (pending)
Mathias Guillermet, non-affiliated intermediary FINMA no. (pending)
Panagiotis Ifantidis, non-affiliated intermediary FINMA no. (pending)

all with a professional address at the registered office of Maximum Value SARL.

The advisors possess the necessary skills and knowledge for the exercise of their activity and are subject to initial and ongoing training in accordance with Article 43 of the LSA.

Responsibility (Art. 45 LSA) and Financial Security

The intermediary assumes responsibility in case of fault, negligence, or incorrect information on the part of its advisors. Our financial security is guaranteed by a Professional Liability Insurance coverage up to 2 million Swiss francs, subscribed by Maximum Value Sàrl with AIG Europe S.A.

Prevention of conflicts of interest (Art. 45a LSA)

The intermediary takes all measures to prevent conflicts of interest during intermediation and undertakes to inform the client if, despite all measures taken, a disadvantage would result for the client. The insurance coverages proposed by the intermediary may include coverages for all insurance branches. For qualified life insurance advice, including life insurances where the client bears a risk of loss in a savings process, the intermediary informs the client according to the provisions of Articles 39a to 39k of the LSA.

Disclosure of Remuneration (Art. 45b LSA)

The intermediary receives remuneration from insurance companies or other third parties. If the mandate provides for a fee billing, the intermediary may still accept remuneration from insurance companies or other third parties under the conditions provided for in paragraph 2 of Article 45b of the LSA. The ACA rate allows estimating the remunerations to be received from insurance companies or other third parties. Upon request, the intermediary discloses the amounts actually received. In case of a request for restitution by the policyholder of the commissions received by the broker from insurance companies or other third parties, the intermediary has the right to charge equivalent fees subject to the applicable VAT rates.

Data Protection

The intermediary strives to protect the integrity of its clients' digital data to the best of its ability. Deployed security measures include external intrusion prevention, file restoration, control and blocking of misuse and falsification. Its IT systems are organized around all installed hardware, software, and telecom means.

This infrastructure allows classifying the information system (databases) according to rigorous and methodical rules. The processing of information is carried out within a perimeter specific to the intermediary, exclusively accessible by its employees and stored in Switzerland. Only individuals authorized by the intermediary or expressly authorized can exploit clients' personal data for exclusively professional purposes. The intermediary's employees, through their training and actions, actively contribute to the security of the IT system. The client is responsible for having a copy of all the data transmitted to the intermediary. The intermediary is legitimately authorized to request updates of the personal information

of its clients to ensure relevance to the purposes for which they must be used, and, as far as these purposes require, they must be accurate, complete, and up-to-date. Insurers may request information from the intermediary or expert opinions from external specialists (doctors, engineers, business economists, etc.). This information and expertise are used by insurers to determine the benefits they are obliged to allocate. The intermediary cannot be held responsible for the processing of information required by insurers or resulting from expert opinions. In cases where the transmission of the client's personal data abroad is necessary in accordance with an insurance advice and management agreement, the intermediary is authorized to transmit this data in compliance with the Federal Act on Data Protection (LPD) of September 1, 2023. The client is informed of the existence of an automatic data retention process whose purpose is to be able to meet legal information retention obligations and ensure the continuity of the intermediary's business.
An up-to-date version of the duty of information is available on the intermediary's website.

Partners

Maximum Value Sàrl is a non-affiliated insurance intermediary (independent insurance broker, insurance advisor) and has entered into collaboration agreements with the following insurance companies:

Branche	Legal Base	Insurance Partner
Assurance de personnes et assurance de dommages	LCA	Allianz
Assurance de personnes et assurance de dommages	LCA	AROMED
Assurance de personnes et assurance de dommages	LCA	ASN
Assurance de personnes	LAMal	Assura BASIS
Assurance de personnes et assurance de dommages	LCA	Assura
Assurance de personnes	LAMal	Avenir Assurance Maladie SA
Assurance sur la vie et assurances de dommages	LCA	Axa Winterthur
Assurances de personnes et assurance de dommages	LCA	Baloise
Assurance de personnes et assurance de dommages	LAMal/LCA	CSS
Assurance de personnes	LAMal/LCA	Concordia
Assurance de personnes	LCA/LPP	COPRÉ la collective de prévoyance
Assurance de personnes	LAMal	Easy Sana Assurance Maladie SA
Assurance de dommages	LCA	ERV
Assurance de personnes et assurance de dommages	LCA	Generali
Assurance de personnes et assurance de dommages	LCA	Groupe Mutuel
Assurance de personnes	LAMal/LCA	Helsana Assurances SA
Assurance de personnes et assurance de dommages	LCA/LPP	Hotela
Assurance de personnes et assurance de dommages	LCA	La Mobilière
Assurance de personnes et assurance de dommages	LCA	La Vaudoise
Assurance de personnes et assurance de dommages	LCA	Liberty
Assurance de personnes	LAMal/LCA	Mutuel Assurance Maladie SA
Assurance de personnes et assurance de dommages	LCA/LPP	OPSION – Fondation collective Open Pension
Assurance de personnes et assurance de dommages	LCA	Pax
Assurance de personnes	LAMal	Philos Assurance Maladie SA
Assurance de personnes et assurance de dommages	LCA/LPP	PROCARE Prévoyance SA
Assurance de personnes	LCA	Rentes Genevoises
Assurance de personnes et assurance de dommages	LAMal/LCA	Sanitas
Assurance de personnes	LAMal	SUPRA-1846 SA
Assurance de personnes et assurance de dommages	LCA/LPP	VITA
Assurance de dommages	LCA	TSM
Assurances de dommages	LCA	Wau Miau
Assurance sur la vie et assurances de dommages	LCA	Zurich Assurances SA

Confirmation

By signing, the client confirms that they have been informed of the contents of the duty to inform under Article 45 LSA.

Date and place Client's Signature: