

## **Investment advice**

ABG Sundal Collier (“ABGSC”) only offers investment advice as a service within the Private Banking business area. However, the sales and trading desks may provide advice to professional clients requesting investment advice in connection with brokerage services.

ABGSC’s investment advice is not to be regarded as independent. The investment advice is based on a restricted analysis of products within the range of investment products offered by ABGSC.

## **Product range**

ABGSC offers investment products within the following categories:

- Listed and unlisted stocks, in particular Nordic stocks.
- Listed and unlisted bonds, including new corporate debt issues and secondary traded high yield debt, investment grade and covered bonds.
- Derivative instruments, including options, futures and forwards with e.g. shares, currencies or commodities as underlying value.
- Funds, meaning UCITS, alternative investment funds, exchange traded funds and other collective investment undertakings.
- Money market instruments, meaning treasury bills, certificates of deposit, commercial paper and other instruments that are normally traded on the money market, excluding means of payment.

The range of products above includes products manufactured by ABGSC or entities having a close link to ABGSC, and products manufactured by external providers without any link to ABGSC.

## **Suitability assessment**

In relation to investment advice ABGSC is required to assess whether the service or product is suitable for the client. For this purpose, ABGSC gather information regarding, among other things, the client’s knowledge and experience, financial situation, investment objectives, risk tolerance, ability to bear losses and sustainability preferences.

Where investment advice is provided to a professional client, ABGSC is required to assess the suitability of a recommendation with regard to the client’s investment objectives. ABGSC is entitled to assume that the client possesses the necessary level of knowledge and experience.

Where investment advice is provided to clients classified as professional clients on request, ABGSC will also assess the client’s financial situation including the client’s ability to bear losses, based on the client information obtained and maintained in accordance with ABGSC’s suitability assessment procedures.

When the client is categorised as professional, ABGSC will not provide the client with a periodic assessment of the suitability of the financial instruments recommended to that client. Retail clients will receive a suitability statement explaining how the recommendation provided is suitable in light of the client’s investment objectives, financial situation, knowledge and experience, and sustainability preferences.

## **Important information**

Investing and trading in financial instruments and other related instruments is associated with a risk of loss. The value of investments may increase or decrease, and investors may not recover the amount originally invested. Historical performance is not a reliable indicator of future results. Investments are made solely at the client’s own risk, including where investment advice has been provided by ABGSC.