

Appendix 2

The STM Malta (US) Retirement Plan

SECTION 3. Adviser Details

Please provide details of the Adviser who has advised you on the transfer of your pension*

| | | | |
|-----------------|--------------------------------|----------|--------------|
| Company Name: | Chase Belgrave | | |
| Contact Name/s: | Justin Harris | | |
| Telephone: | 41 (04) 442083156 | Fax: | |
| Mobile Phone: | | Email: | |
| Main Address: | Dreikönigstrasse 31a Zurich | | |
| Postal Code: | 80002 | Country: | Switzerland. |

Please provide a copy of the letter from your Adviser confirming the advice received / capacity / qualification.

*Please note that advice connected with this Application should relate to the transfer of your UK pension from its existing administrator to STM Malta. Such advice should not relate to the investments to be held within the Plan and it should be noted that the Members of the Plan cannot dictate what investments will be held within the Plan, which decision will be taken by STM Malta on the basis of advice received from a third party qualified investment adviser. STM Malta does not and cannot provide pension transfer or investment advice.

SECTION 4. Risk Profile Information

What is your attitude to financial risk (please tick one):

- Cautious (accepting lower growth and income to protect capital)
 Balanced (accepting moderate risk within a balanced and diversified portfolio)
 Aggressive (aiming to achieve high returns and accepting risk of high losses)

How well do you understand financial risk (please tick one):

- Not well. I have little or no knowledge
 Reasonably well. I consider myself well informed
 Very well. I fully understand the pros and cons, risks and rewards

What Other Assets do you own which you expect to produce income when you retire, in approximate net value terms (i.e. net of any loans or other liabilities):

Cash £/€/\$ Financial Investments £/€/\$ Property £/€/\$ Other £/€/\$

What is your target annual income during your retirement:

From your Plan £/€/\$ From your Other Assets £/€/\$ From state or other pensions £/€/\$

TOTAL £/€/\$

What is your expected retirement age (years old)

Please note that the investment decision(s) for your Plan cannot be directed by you and will be made by the Trustee based on a recommendation from a qualified investment adviser who will consider the information you have declared above as well as the Trustee's own guiding principles which include but are not restricted to the following:

- the investment is for a pension fund established to provide you with a life-time income from retirement
- any immediate liquidity requirements ("pcls") and/or any on-going liquidity requirements if you have already reached retirement age
- the number of years from now until your expected retirement age or your current age if you are already retired