> Customer information provided at the first business contact in accordance with the statutory information duties (Section 15 VersVermV, Section 12 FinVermV, Art. 247 Section 13b EGBGB).

Note on this translation: This English version is a translation of the German “Erstinformation”, provided for your convenience. In the event of any discrepancy, the German version shall prevail. Should any part of this translation be inaccurate or incomplete, all other information remains valid.

1. Name, address and contact details

AF-MA

Owner: Reza Abadi

Kolpingstrasse 4, 68165 Mannheim, Germany

Phone: +49 621 97692890 · Email: kontakt@af-ma.de · Web: www.af-ma.de

2. Type of activity and licences

Insurance broker (Versicherungsmakler) licensed under Section 34d (1) of the German Trade Regulation Act (GewO). As an insurance broker within the meaning of Section 59 (3) VVG and Section 93 HGB, I act on behalf of you as the client and am not tied to any particular insurance company.

Financial investment intermediary (Finanzanlagenvermittler) licensed under Section 34f (1) sentence 1 no. 1 GewO (units or shares in open-ended investment funds under the German Capital Investment Code, e.g. investment funds and ETFs). There is no licence for closed-ended investment funds (no. 2) or other investments (no. 3).

Real estate loan intermediary (Immobiliardarlehensvermittler) licensed under Section 34i (1) sentence 1 GewO.

3. Entry in the intermediary register

Insurance intermediation (Section 34d GewO): **D-23MT-D5VO2-74**

Financial investment intermediation (Section 34f GewO): **D-F-153-PIWF-62**

Real estate loan intermediation (Section 34i GewO): **D-W-153-JKND-31**

You can verify these entries with the joint register office under Section 11a (1) GewO:

Deutsche Industrie- und Handelskammer (DIHK), Breite Strasse 29, 10178 Berlin, Germany

Phone: +49 180 600 58 50 · www.vermittlerregister.info

4. Licensing and registration authority

Industrie- und Handelskammer Rhein-Neckar, L 1, 2, 68161 Mannheim, Germany
Phone: +49 621 1709-0 · www.ihk.de/rhein-neckar

5. Shareholdings

AF-MA, Reza Abadi, does not hold a direct or indirect interest of more than 10 percent of the voting rights or capital of any insurance company. No insurance company or parent company of an insurance company holds a direct or indirect interest of more than 10 percent of the voting rights or capital of AF-MA, Reza Abadi.

6. Advice and remuneration for insurance intermediation

Advice is offered in the course of arranging insurance. As an insurance broker, I base my advice on a sufficient number of insurance contracts and insurers available on the market (Section 60 (1) VVG), unless I expressly inform you of a limited selection in an individual case before you make your contractual declaration.

For arranging insurance, I receive a **brokerage commission (Courtage)**, which is included in the insurance premium and paid by the respective insurance company. In addition, other benefits may be granted by insurance companies or broker pools in connection with the intermediation. A fee payable directly by you only applies if we have expressly agreed on it separately in advance.

7. Financial investment intermediation: remuneration, issuers and providers

In connection with arranging and advising on financial investments, I receive **inducements (Zuwendungen)** from the respective product providers (investment management companies), for example acquisition commissions from the front-end load and ongoing trail commissions from the management fee. The type, amount or method of calculation of these inducements will be disclosed to you before the intermediation; they may be retained. A fee payable by you only applies on the basis of a separate remuneration agreement.

Intermediation and advice cover open-ended investment funds from the entire range of the market authorised for distribution in Germany, to the extent permitted under the licence pursuant to Section 34f (1) sentence 1 no. 1 GewO.

8. Real estate loan intermediation

I act independently as a real estate loan intermediary. This activity also includes advice.

For a successful intermediation, I receive a **commission from the lender**. Its amount may depend in particular on the loan amount, interest payments or premiums and is not yet known at the time of this information. It will be disclosed to you in good time before the contract is concluded in the European Standardised Information Sheet (ESIS). A fee payable by you only applies if this has been agreed separately in advance.

9. Complaints and dispute resolution

You can send complaints to me at any time and without any formal requirements, by email to kontakt@af-ma.de, by phone or by post to the address above. I will deal with them promptly and get back to you.

Out-of-court dispute resolution bodies for disputes with insurance intermediaries:
Versicherungsombudsmann e. V., Postfach 08 06 32, 10006 Berlin, Germany · Phone +49 30 206058-99 · www.versicherungsombudsmann.de
Ombudsmann Private Kranken- und Pflegeversicherung, Postfach 06 02 22, 10052 Berlin, Germany · www.pkv-ombudsmann.de

For disputes in connection with the intermediation of loans and financial investments:
Schlichtungsstelle bei der Deutschen Bundesbank, Postfach 10 06 02, 60006 Frankfurt am Main, Germany · www.bundesbank.de/schlichtungsstelle

The proceedings of these bodies are conducted in German.

10. Professional liability insurance

Professional indemnity insurance in accordance with the statutory requirements is in place.

With my signature I confirm that I have received the above information.

Place, date

Signature

Version: November 2026