

Initial information according to § 12 Financial Investment Brokerage Ordinance and § 15 Insurance Brokerage Ordinance

Hörtkorn Finanzen GmbH

Oststraße 38-44, 74072 Heilbronn
Telephone: +49 7131 949 206
Facsimile: +49 7131 949 209
E-mail: finanzen@hoertkorn-finanzen.de
Internet: www.hoertkorn-finanzen.de

Managing Director:
Peter Friedenauer
Jürgen Pinnisch

Amtsgericht Stuttgart HRB 102470, Registered office of the company: Heilbronn

We are registered with the competent authority and entered in the register of intermediaries in accordance with § 11a of the Commercial Code as **financial investment intermediaries with a licence in accordance with § 34f paragraph 1 S.1 nos. 1 to 3 of the Commercial Code** and the registration number D-F-136-4U34-96.

The investment advice is based on the analysis of different types of financial instruments of the providers listed below. This permit includes the authority to provide investment advice or to broker the conclusion of contracts for the following financial investments:

- unit certificates of a capital investment company or investment stock corporation or of foreign investment units which may be publicly distributed within the scope of the Investment Act (§ 34f Abs. 1 Nr. 1 GewO)
- Shares in closed funds in the form of a limited partnership (§ 34f Abs. 1 Nr. 2 GewO)
- Other investments within the meaning of § 1 (2) of the German Investment Act (Vermögensanlagegesetz) (§ 34f Abs. 1 Nr. 3 GewO)

Hörtkorn Finanzen GmbH accepts payments (e.g. commission) from third parties in connection with its brokerage activities and/or may retain payments already received. We have compiled further information on these grants for you in the document "*Informationsblatt gemäß § 13 FinVermV*". You will be informed about the concrete amount of these benefits in the course of the placement in due time before the conclusion of a transaction.

For the purpose of preserving evidence, we are required by law to record the content of telephone conversations and other electronic communications as soon as they relate to the brokerage of or advice on financial investments within the meaning of Section 34f (1) Sentence 1 of the German Commercial Code (GewO). Every investor has the right to object to the recording. In the event of an objection, we may not provide investment brokerage or investment advice by telephone or by means of other electronic communication. The records are kept for ten years and are available to the investor upon request.

Hörtkorn Finanzen GmbH brokers products of the issuers and providers listed below:

Astorius Capital, BUSS Capital, BVF, BVT, Dr. Peters, emp structured assets GmbH, Fonds & Vermögen Verwaltungen GmbH, Hannover Leasing, Hahn, HEH, HIH, HTB, ILG, IMMAC, INP, Jamestown, Kapital 1852, LHI, Madaus Capital, MPE, ÖKORENTA, PARIBUS, PATRIZIA GrundInvest, Real I.S., REIA Capital, US Treuhand, Taurus, Wachstum und Value Finanzportfolioverwaltung GmbH, WealthCap.

Furthermore, we are registered with the competent authority as an **insurance broker with a permit in accordance with § 34d paragraph 1 of the Trade Regulation Act** and the registration number D-QFL4-00G04-03.

E-mail: versicherungen@hoertkorn-finanzen.de

The competent licensing authority is:

IHK Heilbronn-Franken
Ferdinand-Braun-Straße 20, 74074 Heilbronn

The registration in the register of intermediaries can be verified as follows:

Deutscher Industrie- und Handelskammertag (DIHK)
11052 Berlin
Telephone: +49 180 600585 0
(price 0,20 €/call)
www.vermittlerregister.info

As an insurance broker, we offer advice. The remuneration - called brokerage fee - for our consulting, brokerage and support activities is generally borne by the insurance company. The brokerage fee is part of the insurance premium. Deviations from this must be expressly agreed between us and the client. Particularly in the case of the brokerage of so-called net products, a separate remuneration agreement is usually made which obliges the client to pay the remuneration. Net products are products for which the brokerage fee is not included in the insurance premium. Customers who are not consumers can also be advised on a fee basis. We also offer pension advisory services, for which we receive a separate fee.

Our company has no direct or indirect interest of more than 10 % in the voting rights or capital of any insurance company. An insurance company or parent company of an insurance company has no direct or indirect interest of more than 10 % in the voting rights or capital of the insurance broker / our company.

Statement on adverse sustainability impacts

In order to include sustainability risks in our advice, we take into account the information provided by the providers when selecting financial investment products and in our advisory activities. As part of the individual advice provided in the customer's interest, we separately state if the consideration of sustainability risks in the investment decision means recognizable advantages or disadvantages for the individual customer. The respective provider informs about the respective consideration of sustainability risks in investment decisions with its pre-contractual information.

The most important adverse effects of investment decisions on sustainability factors of the financial market participants are taken into account during the consultation. The consideration is based on the information provided by the financial market participants. Hörtkorn Finanzen is not responsible for the accuracy of this information. At the moment, due to the fact that the information provided by issuers and providers on their companies is still rudimentary, it can only be taken into account to a limited extent. If the customer has any questions in this regard, he is welcome to contact us in advance of a possible transaction.

The remuneration for the brokerage of financial investments is not based on the sustainability risks associated with the investments. This means in particular that the level of remuneration for the product is not influenced positively or negatively by the sustainability risks of the investment. The inclusion of sustainability risks is therefore not taken into account by us in the form of higher employee compensation.

Information on the conciliation bodies pursuant to § 214 VVG and participation in the dispute settlement procedure pursuant to § 36 Verbraucherstreitbeilegungsgesetz (Consumer Dispute Settlement Act)

The conciliation bodies listed below may be called upon to settle disputes out of court. Pursuant to § 17 (4) of the Insurance Mediation Ordinance, we are obliged to participate in dispute resolution proceedings before the following consumer mediation bodies:

Versicherungsombudsmann e. V.
Postfach 08 06 32
10006 Berlin
www.versicherungsombudsmann.de

Ombudsmann für die private Kranken- und Pflegeversicherung
Postfach 06 02 22
10052 Berlin
www.pkv-ombudsmann.de

Complaint management

If you have any complaints about our activities, please do not hesitate to contact our complaints office:

E-mail: beschwerde@hoertkorn.com

Telephone: +49 7131 949 0

Professional regulations:

- § 34 d, f Gewerbeordnung
- §§ 59-68 VVG
- FinVermV
- VersVermV

The professional regulations can be viewed and accessed via the homepage www.gesetze-im-internet.de operated by the Federal Ministry of Justice and juris GmbH.

Status January 2026/kt

This text is only a translation of the German declaration. Only the German version of this declaration is legally binding.
