



Client Information

Cura & Senectus Investment AG
Hintergass 19
FL-9490 Vaduz

Client Information

1. Information on Financial Instruments

Asset management companies are required by law to provide their clients and potential clients with adequate information about financial instruments. This information shall contain a sufficiently detailed general description of the nature and risks of the Financial Instruments to enable the Client to make his investment decisions on a sufficiently informed basis.

All relevant information can be found in the brochure of the Liechtenstein Bankers Association on risks in securities trading, which is an appendix to the asset management agreement.

2. Communication

Cura & Senectus Investment AG, Hintergass 19, FL9490, Vaduz can be reached at the following address:

+423 384 36 00

Telephone number

info@c-s-investment.li

Email

You can communicate with us at any time in German or English. Relevant documents from Cura & Senectus Investment AG even if issued in English, are translated from German, where the German version is leading.

Further communication between Cura & Senectus Investment AG and you as a client is governed by the asset management agreement. However, we would like to point out that the possible use of e-mails involves certain risks in terms of confidentiality.

3. Supervisory authority

Cura & Senectus Investment AG is subject to the supervision of the FMA Financial Market Authority Liechtenstein, Landstrasse 109, P.O. Box 279, 9490 Vaduz, Liechtenstein, Website: www.fma-li.li.

4. Customer Classification

We would like to inform you that we usually classify clients as non-professional clients because they enjoy the highest level of protection. Classification (lowering of the level of protection) is possible upon request, provided that the relevant conditions are met. If you have any questions, please contact us.

5. Reporting and financial accountability

The details of reporting and financial accountability can be found in the asset management agreement.

6. Measures to protect client assets

Cura & Senectus Investment AG only provides asset management services. It does not itself hold any financial instruments of the clients directly, they are held by a bank or other financial institution to ensure separation of management and custody.

7. Dealing with conflicts of interest

The principles for dealing with conflicts of interest can be found in the appendix to the asset management agreement.

8. Benchmark

In order to make the performance of asset management (portfolio management) comparable within the framework of the defined investment objectives, we use a so-called benchmark as a valuation method. The benchmark differs for each client's portfolio and is determined depending on the investment objective and strategy.

In the case of individually compiled portfolios and the client's special wishes for the investment strategy, the benchmark is agreed individually with the client or a benchmark is waived.

9. Investment objectives/type of permitted investments

The investment objectives in the context of asset management (portfolio management) are defined in the client profile (or investor profile), which is part of the asset management contract. The type of permissible investments is also determined by the asset management contract.

10. Valuation of financial instruments

Cura & Senectus Investment AG uses the following evaluation criteria for the valuation of the financial instruments held in its client portfolio:

- Investment funds are always valued at the share prices published by the respective fund company.
- Listed securities are determined at the prices of the execution venue / most liquid market in these securities.

The valuations of the financial instruments in the client portfolio are carried out at the latest at the agreed reporting dates.

11. Execution of orders

The principles for the execution of orders can be found in the appendix to the asset management agreement ("Execution Policy").

12. Cost

The costs are regulated in the asset management contract and can be found there.

There is a possibility that clients may incur further costs and taxes from asset management in connection with the financial instruments and investment services purchased for them, which are not included in the total fee and may be invoiced to them. These are typically third party costs, such as exchange or brokerage fees should they apply.

13. Complaints Procedure/Conciliation Board

To file a complaint, the form in the appendix must be used. If possible, the complaint must be submitted electronically to the above-mentioned e-mail address of the asset management company. The asset management company will endeavour to collect and examine all relevant evidence and information relating to the complaint. The complainant shall receive a response to his/her complaint within 20 days.

The complainant also has the option of taking his or her request to the arbitration board below. However, it is recommended to wait for the reply of the asset management company first.

Liechtenstein Conciliation Board

Dr. Peter Wolff, Rechtsanwalt

Landstrasse 60

P.O. Box 343

9490 Vaduz

Phone +423 220 20 00

Fax +423 220 20 01

info@schlichtungsstelle.li

The conciliation board is neither a court nor does it have jurisdictional powers. Rather, it promotes dialogue between the parties involved and presents them with a negotiated solution. Since the parties are not bound by the proposal of the conciliation body, they are free to accept it or to take other measures, such as legal measures.

14. Deposit Guarantee and Investor Compensation Foundation (EAS)

In accordance with the licensing requirements, Cura & Senectus Investment AG, the asset management company -Vermögensverwaltungs-Gesellschaft is affiliated with the Deposit Guarantee and Investor Compensation Foundation (participant number 2028).