

ISLANDBRIDGE CAPITAL LIMITED

31 December 2025

Islandbridge Capital Limited is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services defined as discretionary and non-discretionary continuous investment advice. Through personal discussions with advisory clients we develop an investment policy and create managed portfolios based on that policy. Non-discretionary investment services include reviewing recommendations with clients and implementing the recommendations upon client approval. All discretionary and non-discretionary accounts are subject to fees which are negotiated on a client-by-client basis and typically range up to 1% per annum of client asset under management, in some cases fixed fees and in some cases performance fees. Accounts are monitored on a continual basis and reviewed whenever significant economic events, changes in market condition or important new developments affect an individual account.

Islandbridge Capital Limited provides investment advice primarily with respect to public equities, private equity, fixed income, real estate, and alternative investments. Investment into alternative asset classes such as hedge funds and private investments is considered if it can be reasonably determined that the investment is suitable for the client and their portfolio. Islandbridge Capital Limited also provides the family office services to its clients which include investment advice, reporting, ancillary administrative services as well as central, strategic, and one-off project management. It also covers financial planning services including cash flow management and support with estate and charitable giving arrangements. Our client base is comprised of professional and qualified high net worth individuals, investment funds, companies, trusts and family office clients. Each client is required to sign a contract with Islandbridge Capital Limited that sets forth the terms and conditions of their relationship with Islandbridge Capital Limited. Additional information can be found in our Form ADV, Part 2A brochure (Items 4 and 7).

- Conversation Starters: Ask your financial professional-

□ *Given my financial situation, should I choose an investment advisory service? Why or why*

not? □ How will you choose investments to recommend to me?

□ *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

Our management fee is based on the percentage of a client's assets under management, negotiated individually on a client by client basis and is payable in arrears usually at the end of each calendar quarter based upon the quarter end market values of client account. The typical management fees range up to 1%. The performance fee (if any) is

calculated according to the increase in the value per share of an investment and hurdle rate or high water mark. Our annual performance fee rate is negotiated individually and in the range up to 25%. We also charge a pre-agreed fixed fee to clients for family office services which are individually negotiated on a client-by-client basis.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information can be found in our Form ADV, Part 2A brochure (Item 5).

- Conversation Starter: Ask your financial professional -

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

- Conversation Starter: Ask your financial professional -

How might your conflicts of interest affect me, and how will you address them?

Additional information on conflicts of interest can be found in our Form ADV, Part 2A brochure (Items 8, 11, and 12).

How do your financial professionals make money?

Our financial professionals are paid a fixed salary.

Do you or your financial professionals have legal or disciplinary history?

No. You can visit www.investor.gov/CRS for a free and simple search tool to research Islandbridge Capital Limited and our financial professionals.

- Conversation Starter: Ask your financial professional -

As a financial professional, do you have any disciplinary history? For what type of conduct?

Where can I get additional information?

Visit www.ib-capital.com for more information about our Firm. You may also view a copy of this Client Relationship Summary, our Form ADV and Part 2A brochure by visiting the SEC website at <https://adviserinfo.sec.gov/>. You may contact us at +44 20 3405 1040 or email us at: compliance@ib-capital.com to request copies of these documents and our Privacy Notice.

- Conversation Starter: Ask your financial professional -

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?

The primary contact person for a client of Islandbridge Capital Limited is typically an investment adviser representative (IAR). This is an individual who is employed by the Firm and who provides investment advisory services to the client.