VertexA

General Information
about the Financial Services of
VertexA AG

Dear Ladies and Gentlemen

With this information brochure, we would like to inform you about VertexA AG (hereinafter referred to as the "Portfolio Manager"), our measures to prevent loss or absence of contact, the financial services we offer and the associated risks, how we deal with conflicts of interest, and how we initiate mediation proceedings before the Ombudsman's Office. The information in this brochure may change from time to time. The most current version of this brochure can be found in the footer of our website under General Information about Financial Services of VertexA AG or you can physically obtain it at our business address.

We will inform you separately about the costs and fees of the financial services offered / content of the financial services agreement.

For information on the risks generally associated with financial instruments, please refer to the enclosed brochure "Risks in Trading with Financial Instruments" published by the Swiss Bankers Association. The brochure is available in the footer of our website under Risks involved in Trading with Financial Instruments.

This brochure fulfills the information requirements of the Swiss Financial Services Act (FinSA) and is intended to provide you with an overview of the financial services offered by the Portfolio Manager. Should you require further information, please do not hesitate to contact us for a personal meeting.

Sincerely yours,

VertexA AG

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Content

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1. Information about the Portfolio Manager

1.1 Name and Address

Name:	VertexA AG
Address:	Industriestrasse 47, 6300 Zug, Switzerland
Telefon:	+41 41 55 77 654
E-Mail:	office@vertexa.ch
Website:	vertexa.ch
UID:	CHE-229.214.178
MWST-Nr.:	CHE-229.214.178 MWST

1.2 Scope of Services

The Portfolio Manager is domiciled in Zug. It offers portfolio management, investment advice, multi-family office services and corporate consulting.

1.3 Supervisory status, competent authority as well as supervisory organisation

The Portfolio Manager holds a license pursuant to art. 5 para 1 of the Swiss Financial Institutions Act (FinIA), granted by the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern. Furthermore, the Portfolio Manager is supervised by the supervisory organisation AOOS, Clausiusstrasse 50, 8006 Zurich.

1.4 Professional secrecy

The Portfolio Manager is subject to professional secrecy in accordance with the Swiss Financial Institutions Act (FinIA).

2. Dormant assets

It happens that contacts with clients break off and the assets become dormant as a result. Such assets may be permanently forgotten by clients and their heirs. The following is recommended in order to avoid a break in contact or a lack of news:

- Change of address and name: Please notify us immediately of any change of residence, address or name.
- Special instructions: Please inform us about longer absences and about a possible redirection of correspondence to a third address or a withholding of correspondence as well as about the availability in urgent cases during this time.
- Granting of powers of attorney: It may be advisable to designate an authorized person whom the Portfolio Manager can approach in the event of a break in contact.
- Orientation of trusted persons and testamentary disposition: Another way to avoid lack of contact and news is to orient a trusted person about the relationship with the Portfolio Manager. However, the Portfolio Manager may only provide information to such a trusted person if he or she has been authorized to do so in writing. Furthermore, the assets concerned may be mentioned, for example, in a testamentary disposition.

The Portfolio Manager will be happy to answer any questions. Further information can also be found in the brochure "Dormant Assets" published by the Swiss Bankers Association. The brochure is available on our website under Documents/Dormant Assets.

3. Information on the financial services offered by the Portfolio Manager

3.1 Portfolio Management

3.1.1 Nature, Characteristics and Functioning of the Financial Service

Portfolio management is management of bankable assets on a commercial basis in the name, for the account of and at the risk of the client, which the client has deposited with a custodian bank. The Portfolio Manager carries out transactions at his own free discretion and without consulting the client. In doing so, the Portfolio Manager shall ensure that the transaction executed by him corresponds to the client's financial circumstances and investment objectives as well as to the investment strategy agreed with the client and shall ensure that the portfolio structuring is suitable for the client.

3.1.2 Rights and Duties

In portfolio management, the client has the right to manage the assets in his portfolio. For this purpose, the Portfolio Manager selects the financial instruments to be included in the portfolio with due care within the framework of the market offer taken into account. The Portfolio Manager shall ensure an appropriate distribution of risk to the extent permitted by the investment strategy. He regularly monitors the assets managed by him and ensures that the investments comply with the agreed investment strategy and are suitable for the client.

The Portfolio Manager shall regularly inform the client about the portfolio management agreed upon and provided.

3.1.3 Risks

In portfolio management, in principle the following risks arise, which lie in the client's sphere of risk and are therefore borne by the client:

- Risk of the selected investment strategy: Various risks may arise from the investment strategy selected and agreed upon by the client (see below). The client bears these risks in full. A presentation of the risks and a corresponding risk explanation are provided before the investment strategy is agreed.
- Asset preservation risk, or the risk that the financial instruments in the portfolio will lose value: This risk, which may vary depending on the financial instrument, is borne in full by the client. For the risks of the individual financial instruments, reference is made to the brochure "Risks in Trading with Financial Instruments" of the Swiss Bankers Association (provided at our website).
- Information risk on the part of the Portfolio Manager or the risk that the Portfolio Manager has too little information to be able to make an informed investment decision: When managing assets, the Portfolio Manager takes into account the client's financial circumstances and investment objectives (suitability test). If the client provides the Portfolio Manager with insufficient or inaccurate information about his financial circumstances and/or investment objectives, there is a risk that the Portfolio Manager will not be able to make investment decisions that are suitable for the client.

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- Risk as a qualified investor in collective investment schemes: Clients who make use of portfolio management within the framework of a long-term portfolio management relationship are deemed to be qualified investors within the meaning of the Swiss Collective Investment Schemes Act. Qualified investors have access to forms of collective investment schemes that are exclusively open to them. This status enables a broader range of financial instruments to be taken into account in the design of the portfolio. Collective investment schemes for qualified investors may be exempt from regulatory requirements. Such financial instruments are therefore not or only partially subject to Swiss regulations. This may give rise to risks, particularly with regard to liquidity, investment strategy or transparency. Detailed information on the risk profile of a particular collective investment scheme can be found in the constituent documents of the financial instrument and, where applicable, in the basic information sheet and the prospectus.

Furthermore, portfolio management involves risks which lie within the Portfolio Manager's sphere of risk and for which the Portfolio Manager is liable to the client. The Portfolio Manager has taken appropriate measures to counter these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. Furthermore, the Portfolio Manager ensures the best possible execution of client orders.

3.1.4 Market offer taken into account

The market offering taken into account in the selection of financial instruments covers only third-party financial instruments. Within the scope of portfolio management, the following financial instruments are available to the client:

Shares, Equity, Bonds, Money market funds, Capital guarantee products, Mutual funds of shares, precious metals, derivatives, commodities, private equity, digital assets.

3.2 Comprehensive investment advice

3.2.1 Nature, Characteristics and Functioning of the Financial Service

Within the scope of comprehensive investment advice, the Portfolio Manager advises the client on transactions with financial instruments, taking into account his portfolio. For this purpose the Portfolio Manager ensures that the recommended transaction corresponds to the client's financial circumstances and investment objectives (suitability test) as well as to the client's needs or the investment strategy agreed with the client. The client then decides for himself to what extent he wishes to follow the Portfolio Manager's recommendation.

3.2.2 Rights and duties

In the course of comprehensive investment advice, the client has the right to receive personal investment recommendations that are suitable for him. Comprehensive investment advice is provided on a regular basis (depending on the agreement with the client weekly, monthly, quarterly, at the initiative of the client or at the initiative of the Portfolio Manager) with regard to financial instruments within the scope of the market offer considered. In doing so, the Portfolio Manager advises the client to the best of his knowledge and with the same diligence that he uses in his own affairs.

If agreed with the client, the Portfolio Manager shall regularly check whether the structuring of the portfolio for comprehensive investment advice corresponds to the agreed investment strategy. If it is determined that there is a deviation from the agreed percentage structuring, the Portfolio Manager recommends a corrective measure to the client.

3.2.3 Risks

In the case of comprehensive investment advice, the following risks arise in principle, which lie in the sphere of risk of the client and are therefore borne by the client:

- Risk of the selected investment strategy: Various risks may arise from the investment strategy selected and agreed upon by the client (see below). The client bears these risks in full. A presentation of the risks and a corresponding risk explanation are provided before the investment strategy is agreed.
- Asset preservation risk, or the risk that the financial instruments in the portfolio will lose value: This risk, which may vary depending on the financial instrument, is borne in full by the client. For the risks of the individual financial instruments, reference is made to the brochure "Risks in Trading with Financial Instruments" of the Swiss Bankers Association (provided at our website).
- Information risk on the part of the Portfolio Manager or the risk that the Portfolio Manager has too little information to be able to make a suitable recommendation: In providing comprehensive investment advice, the Portfolio Manager takes into account the client's financial circumstances and investment objectives (suitability test) as well as the client's needs. If the client provides the Portfolio Manager with insufficient or inaccurate information about his financial circumstances, investment objectives or needs, there is a risk that the Portfolio Manager will not be able to advise him appropriately.
- Information risk on the part of the client or the risk that the client has too little information to make an informed investment decision: Even if the Portfolio Manager takes the portfolio into account when providing comprehensive investment advice, the client makes the investment decisions. Accordingly, the client needs specialized knowledge to understand the financial instruments. Thus, the risk arises for the client that he will not follow investment recommendations suitable for him due to a lack of or inadequate financial knowledge.
- Risk with regard to timing when placing orders, or the risk that the client may place a buy or sell order too late following the advice, which may result in price losses: The recommendations made by the Portfolio Manager are based on the market data available at the time of the advice and are only valid for a short period of time due to the market dependency.
- Risk of insufficient monitoring or the risk that the client does not monitor his portfolio or monitors it insufficiently (*applicable only if there is no agreement with the Portfolio Manager regarding the monitoring of the portfolio*): Before issuing an investment recommendation, the Portfolio Manager reviews the composition of the portfolio. Outside of the advisory service, the Portfolio Manager is not obliged to monitor the structure of the portfolio at any time. Insufficient monitoring by the client may entail various risks, such as cluster risks.
- Risk as a qualified investor in collective investment schemes: Clients who take advantage of comprehensive investment advice within the framework of a long-term

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investment advisory relationship are considered qualified investors within the meaning of the Swiss Collective Investment Schemes Act. Qualified investors have access to forms of collective investment schemes that are exclusively open to them. This status allows a broader range of financial instruments to be taken into account in the design of the portfolio. Collective investment schemes for qualified investors may be exempt from regulatory requirements. Such financial instruments are therefore not or only partially subject to Swiss regulations. This may give rise to risks, particularly with regard to liquidity, investment strategy or transparency. Detailed information on the risk profile of a particular collective investment scheme can be found in the constituent documents of the financial instrument and, where applicable, in the basic information sheet and the prospectus.

Furthermore, risks arise in the course of comprehensive investment advice, which lie within the risk sphere of the Portfolio Manager and for which the Portfolio Manager is liable to the client. The Portfolio Manager has taken suitable measures to counter these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. Furthermore, the Portfolio Manager ensures the best possible execution of client orders.

3.2.4 Considered market offer

The market offering taken into account in the selection of financial instruments includes only third party financial instruments. Within the scope of comprehensive investment advice, the following financial instruments are available to the client:

Shares, Equity, Bonds, Money market funds, Capital guarantee products, Mutual funds of shares, precious metals, derivatives, commodities, private equity, digital assets.

4. Ombudsman Office

Your satisfaction is our concern. Should the Portfolio Manager nevertheless reject a legal claim on your part, you can initiate a mediation procedure through the ombudsman's office. In this case, please contact:

Name:	OFS Ombud Finance Switzerland
Address:	16 Boulevard des Tranchées, 1206 Geneva
Phone:	+41 22 808 04 51
Website:	https://ombudfinance.ch

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