



CLIENT INFORMATION ON THE FINANCIAL SERVICES ACT ("FINSA")

The most recent version of this FinSA brochure is available on the homepage of Sumus Capital's website (www.sumuscapital.com).

Wherever the context shall require, all words herein in the masculine gender shall be deemed to include the feminine gender.

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1. GENERAL INFORMATION WITH REGARD TO FINSA AND THIS NOTICE

The Federal Act on Financial Services ("FinSA") enhances investor protection, establishes a level playing field for financial services, and thereby strengthens the reputation and the competitiveness of the Swiss financial center. The Ordinance on Financial Services ("FinSO") and the FINMA Circular contain enforcement and detailed provisions especially the requirements applicable to fiduciary duties, diligence and transparency of financial services.

FinSA requires, amongst other obligations, that financial service providers make available certain information to their Clients.

The purpose of this information notice is to present Sumus Capital SA ("Sumus Capital" or the "Company") and the service offering to its Clients as well as to provide other information as required by the FinSA or deemed important by Sumus Capital.

The information contained in this document is not intended to be exhaustive.

Our Relationship Managers will be pleased to provide further details on the various financial services offered by Sumus Capital, or on any other matter of interest. Additional documentation may also be requested and will be provided free of charge.

2. SUMUS CAPITAL

Sumus Capital is a Company which specializes in wealth management and advisory services, including to collective investment schemes or mutual funds.

Sumus Capital was created in September 2015 as a Family Office, initially to manage the assets of the two founding families who had developed strong business relationships with our CEO over the years. They adopted three guiding principles in the Company's development:

- Solidity: Sumus Capital pledges to convince its Clients of its own strength; with this in mind, Sumus Capital was, from the inception, highly capitalized (CHF 1.5 Mio.) and chose renowned partners (auditors, legal counsels, etc.). It also applied for authorization and supervision by FINMA as a collective Asset Manager.
- Expertise: unlike many other Family Office providers, Sumus Capital was created by professionals with unquestionable technical expertise and focused on proven skills before attracting new customers.
- Transparency: Sumus Capital decided to be fully transparent with its Clients by implementing straightforward fee schedules, as well as with its relations with partners and staff, in a trustworthy atmosphere.

After 4 years of profitable growth, with the aim of entering a new development phase, the members of the Executive Committee increase their participation in the company's capital to more than 75% through a management buy-out.

In January 2024, two new partners joined the company, bringing with them new Clients and a new fund under management.

Below are the contact details of Sumus Capital:

| | |
|------------------------|--|
| Company Name: | Sumus Capital SA |
| Head office: | Rue de la Rôtisserie 11, 1204 Geneva, Switzerland |
| Main phone: | +41 58 364 52 00 |
| Lugano branch address: | Via Canova 1, 6900 Lugano, Switzerland |
| Lugano branch phone: | +41 58 364 52 10 |
| Internet site: | www.sumuscapital.com |
| E-mail: | info@sumuscapital.com |

The Company's regulatory status and supervisory regime are the following:

Sumus Capital is regulated and supervised by the Swiss Financial Market Supervisory Authority ("FINMA") (<https://www.finma.ch/eng/>) as an authorized Manager of collective assets pursuant to Article 24 of the Financial Institutions Act ("FinIA").

3. CLIENT CLASSIFICATION

To determine the relevant Client protection level, FinSA requires that financial service providers assign the Clients to three segments, namely Retail Clients, Professional Clients and Institutional Clients.

Within the meaning of FinSA, Retail Clients are Clients who are not Professional/Institutional Clients. A Retail Client classification offers the highest level of protection to Clients and consequently, triggers conduct rules detailed in the FinSA and especially the duty to provide detailed information before the provision of a financial service.

FinSA allows Retail Clients, subject to certain conditions, to change their classification by declaring that they wish to be treated as Professional Clients. If you require more information about this opting-out, please contact your Relationship Manager.

4. PROVISION OF FINANCIAL SERVICES

Sumus Capital mainly provides its Clients with portfolio management services (through discretionary Asset Management Mandates) and investment advice (through Investment Advisory Mandates taking into account the Client portfolio). In addition, it also offers advisory services related to individual transactions, without an overview of the portfolio, as well as supervision services.

Sumus Capital also provides asset management services for collective investment schemes governed by Luxembourg Law such as UCITS and the asset management of other financial instruments such as structured products or AMC. Additionally, it may offer advisory services for collective investment schemes, as well as the offering and the marketing of financial instruments (e.g. funds or other products).

The various financial services provided to individual Clients are detailed below.

a) Discretionary Asset Management Mandates

In the frame of discretionary asset management services, Sumus Capital acts as Asset Manager and may, based on the mandate granted, professionally dispose, in the name and on behalf of its Clients, of the assets entrusted to it. As such, the Client grants Sumus Capital all necessary power of attorney and signature authority over the accounts and deposits and authorizes it to execute all operations required to implement the investment strategy. Investment decisions are made by Sumus Capital at its discretion and without prior notification to the Client. The remaining rights and obligations of the Client are detailed in the Agreement concluded between Sumus Capital and the Client (the "Mandate").

Clients who have signed a Mandate are considered as Qualified Investors in accordance with the Federal Act on Collective Investment Schemes ("CISA"). Qualified Investors have access, within the framework of investments made by Sumus Capital, to foreign collective investment schemes which are not approved by FINMA.

❖ Sumus Capital Investment Approaches

As Sumus Capital serves a long-standing clientele with different approaches, it has been decided not to adopt a single offer but to continue providing two distinct management approaches, tailored to different Client's experience and

potential needs. For the sake of clarity, these are described below as Sumus I (the investment approach applied by the original Sumus Capital team, covered by the traditional Mandate named “**Asset Management Mandate**”) and as Sumus II (the investment approach applied to the long-standing relationships of the new Partners before they joined Sumus Capital, covered by the “**Asset Management Mandate mainly using Sumus Capital’s own financial instruments**”).

A. Common elements:

The following elements apply to all discretionary Mandates:

- allocating the required time and dialogue to best assess the Clients’ adequate investment strategy based on their risk capacity, appetite, and investment objectives. Choosing the right asset allocation remains a key success factor for every investor;
- for each investment strategy, assessing the tactical asset allocation positioning based on macroeconomic analysis and risk/reward characteristics of the various asset classes;
- placing emphasis on risk diversification through the regular or systematic use of investment funds, thereby aiming to minimize the impact of individual risks associated to specific direct positions (especially for equities);
- whenever requested by a Client, integrating the individual wishes and constraints into the discretionary Mandate as every portfolio must answer the needs of each individual Client.

B. Differences:

The following differences deserve to be outlined:

- the Sumus I investment approach combines a mix of individual positions (mainly for fixed income), index funds as well as third party funds and Sumus Fund (the SICAV managed by Sumus Capital since many years). Investment in Sumus Fund is available at a discounted management fee of 0.2% for each sub-fund, but also includes a performance fee (whenever the fund’s results exceed certain predefined parameters). Therefore, Sumus Capital is remunerated both at the Mandate level through the management fee agreed with the Client and at the fund level for its specialist investment management capabilities;
- the Sumus II investment approach is primarily based on a fund-based portfolio construction, relying mainly or exclusively on the various sub-funds of Sumus II Fund (the SICAV brought to Sumus Capital by the new Partners). Therefore, there are no external investment vehicles, as the management relies on in-house investment capabilities and products. The advantage of this approach is the ability to better understand and control of all investment positions (using a look-through approach) and to avoid exposure to certain securities or specific sectors. The drawbacks are the higher costs (equity funds have a management fee of up to 1.24% per year and bond funds a management fee of up to 0.99% per year, which are charged independently of the management fee on the account of the Client) and a somewhat smaller diversification which would result from an exposure to other fund providers.

It is not believed that one approach will necessarily deliver better results over the long term than the other one, or any other professional investment process. The aim is to progressively integrate the most positive features in each of the two approaches in the best interests of the Clients. Obviously, each Client is free to express their specific wishes and constraints.

If the Client chooses the second strategy, which mainly uses Sumus Capital managed products, he will need to sign the “**Asset Management Mandate mainly using Sumus Capital’s own financial instruments**”.

b) Investment Advisory Mandate taking into account the Client portfolio

As part of the Investment Advisory Mandate with an overview of the portfolio, Sumus Capital proactively and regularly provides the Client with investment recommendations (buy or sell) relating to financial instruments adapted to the specific needs of the Client and in line with the investment strategy determined with the Client, considering the entire portfolio of the Client subject to the mandate. The final investment decision lies with the Client, as Sumus Capital merely provides advice, which the Client may or may not follow, at his discretion. The remaining rights and obligations of the Client are detailed in the Agreement concluded between Sumus Capital and the Client (the "Mandate").

Clients who have concluded an Mandate with Sumus Capital are Qualified Investors under the CISA. Qualified Investors have access, within the framework of the investments covered by the advice given by Sumus Capital, to foreign collective investment schemes which are not approved by FINMA.

c) Investment Advisory Mandate related to individual transactions

As part of the Investment Advisory Mandate without an overview of the portfolio, the Client requests that Sumus Capital, or Sumus Capital grants on its own initiative, investment recommendations (buy or sell) concerning specific transactions on certain financial instruments without considering the entire Client portfolio. The final investment decision lies with the Client, as Sumus Capital merely provides advice, which the Client may or may not follow, at his discretion. The remaining rights and obligations of the Client are detailed in the Agreement concluded between Sumus Capital and the Client (the "Mandate").

Clients who have concluded an Mandate with Sumus Capital are Qualified Investors under the CISA. Qualified Investors have access, within the framework of the investments covered by the advice given by Sumus Capital, to foreign collective investment schemes which are not approved by FINMA.

d) Supervision Management Mandate

The Supervision management service applies to portfolios not managed by Sumus Capital, but for which the Company provides the Client with general information of his assets, in particular by analyzing performance, consolidated wealth structure, and overall risks. Advice is limited to strategies, asset allocation, and legal structuring (companies, trusts, foundations, insurance, taxation, inheritance). The adequacy of the portfolio is monitored against the Client's risk profile, with Sumus Capital able to advise only subsequently, as it is not involved in the initial suitability assessment.

The remaining rights and obligations of the Client are detailed in the agreement concluded between Sumus Capital and the Client.

e) Marketing and Offering of Financial instruments

Sumus Capital may promote, market, offer or distribute financial instruments, and in particular Swiss or foreign collective investment schemes. Foreign collective investment schemes may or may not be approved by FINMA to be offered to investors considered as "not qualified investor" in Switzerland under the CISA.

Sumus Capital offers to its Clients funds or other financial instruments for which it acts as Investment manager. Such instruments may be approved by FINMA for the offering in Switzerland and may have a particular share class reserved for Sumus Capital Clients and employees with a significantly reduced commission to avoid double commissions in case they are used in the context of asset management/advisory mandates. Further information can be found in section a) above.

The Company will be happy to provide you with information on these products.

5. CONDUCT RULES

When Sumus Capital provides financial services to its Clients, it applies the relevant rules of conduct pursuant to FinSA. Depending on the classification of the Client, the choices made by the Client and the type of financial services provided, the scope of the conduct rule may vary. The conduct rule indicated below are decisive only insofar as they are applicable to the relationship with the concerned Client. They are therefore not applicable in the case of the provision of financial services to Institutional Clients, and Professional Clients may waive Sumus Capital to apply the information, reporting and documenting obligations, in accordance with Article 20 FinSA.

a) Information requirements

Sumus Capital provides its Clients with information required under FinSA, through this information notice.

Product Documentation: Information on the products offered by Sumus Capital under the Mandates (e.g., prospectus and factsheet) is available for many financial instruments upon Client request. Sumus Capital also delivers the required documentation spontaneously to the Client, when it is required to do so under FinSA.

Market offer taken into account when selecting the financial instruments: when providing its services and selecting financial instruments, Sumus Capital takes into account a wide range of financial products, based on a broad analysis of the financial markets and on the selection of financial instruments independent of the providers. These include Sumus Capital's own products that it manages or advise (such as Luxembourg UCITS funds), as well as products issued, managed or advised by companies closely linked to Sumus Capital. The Mandates set out all potential conflicts of interest and the measures taken to mitigate them.

Economic Relations with Third Parties: Sumus Capital's policy is not to receive any sources of remuneration other than those agreed upon in the Mandate, namely the fee for the agreed service, for the products it manages or advises, and those derived from promoted structured products/AMCs ("Actively Managed Certificates") provided that the Company has actively contributed to the structuring of the product. In particular, the Company negotiates with each Custodian Bank indicated by the Client the best available commissions and tariffs and does not benefit from retrocessions from such Banks on transaction fees, custody fees and all other fees which are paid to the Bank. Sumus Capital may potentially benefit from non-monetary benefits such as privileged access to research provided by brokers. If you require more information on this matter, please refer to the Agreement concluded between Sumus Capital and yourself or contact your Relationship Manager.

b) Appropriateness and Suitability assessment

Before providing investment advice for individual transactions without an overview of the portfolio, Sumus Capital verifies that the Client has the knowledge and experience to understand the characteristics and risks of the type of financial instrument and assesses the appropriateness of the financial instruments that are being recommended. Based on the information provided, Sumus Capital will establish a Client risk profile. Sumus Capital thus verifies whether the recommended financial instruments are appropriate for the Client in view of his knowledge and experience in the financial markets and instruments categories.

Before providing portfolio management or investment advice services with an overview of the portfolio, Sumus Capital obtains Client's financial circumstances and investments objectives as well as the knowledge and experience in the financial service and instruments categories. Based on specific information received from the Clients about their personal and financial circumstances, Sumus Capital establishes a Client risk profile and defines an investment strategy with the Client. Sumus Capital assesses the suitability based on the financial circumstances and investment objectives, as well as the knowledge and experience.

If you choose to be classified as a Professional or Institutional Client, Sumus Capital will consider that you have the required knowledge and experience and that you can financially bear the investment risks associated with the financial services provided to you.

Furthermore, if you transmit an investment order without prior advice from Sumus Capital, and since the respective service provided by Sumus Capital is limited to the execution or transmission of the instruction received, Sumus Capital has no obligation to assess the appropriateness nor suitability of the transaction.

c) Documentation requirements and reporting

Sumus Capital appropriately documents the financial services agreed with Clients, the information collected about them, the services provided, and all other information and elements required under FinSA. At Client's request, Sumus Capital shall send a copy of the documentation established in the course of the Client relationship to the Client or transmit it in another appropriate manner. In addition, upon request, Sumus Capital also reports on the financial services agreed and provided to the Client, the composition, valuation and development of the portfolio as well as the costs associated with the financial services provided.

6. FINANCIAL INSTRUMENTS GENERAL RISKS

Choosing a financial instrument bears a risk. Understanding these risks is necessary before considering any acquisition of a financial instrument. In order to help you make appropriate investment decisions and to allow you to compare the different instruments available, Sumus Capital invites you to carefully read the "Risks Involved in Trading Financial Instruments" brochure drafted by the Swiss Bankers Association.

Further information on financial instruments can be found in the aforementioned brochure, the latest version of which is available at: <https://www.swissbanking.ch/>.

In addition to this brochure, all Sumus Fund sub-funds benefit from a detailed information document ("Key Information Document" or "KID") which can be retrieved directly from the Sumus website: www.sumuscapital.com or upon request. As part of the financial services offered, Sumus Capital provides the required documentation relating to the financial instruments concerned, which also contains an indication of the specific risks of the respective products.

7. COST INFORMATION

In connection with the provision of financial services by Sumus Capital to the Client, the fees and costs agreed between the Client and Sumus Capital are invoiced in accordance with the provisions of the Mandate. The related taxes (such as the value-added tax for Clients domiciled in Switzerland and the Principality of Liechtenstein, or the Swiss stamp duty for Clients with Custodian banks domiciled outside Switzerland) will be invoiced to the Client in addition. Third party costs and charges, such as transaction fees, fund charges and custodian bank charges, are not included in the fees charged by Sumus Capital and are borne by the Client. Additional services provided by the Company are invoiced in addition and subject to Client's approval.

Upon request, your Relationship Manager will provide you with detailed costs and charges relating to investment services provided.

8. CONFLICT OF INTEREST

In the frame of its business activities, Sumus Capital is required to take adequate organizational measures to avoid conflicts of interest or disadvantages that may arise in providing financial services to its Clients.

In the case where a conflict of interest or a disadvantage for the Client cannot be ruled out, the conflict of interest or disadvantage concerned will be communicated to the Client in a comprehensible and standardized manner, including the

circumstances giving rise to said conflict, the possible risks arising therefrom as well as the measures taken by Sumus Capital to mitigate said risks.

9. MEDIATION BODY

The main objective of Sumus Capital is to give full and complete satisfaction to its Clients. If the Company would not fully meet your expectations, Sumus Capital is always available to try and seek to reach a satisfactory solution.

If the Client should consider nevertheless that none of the proposed solutions are satisfactory, Sumus Capital is affiliated with the OFS mediation body, the exact contact details of which are given below thus allowing the Client to initiate a mediation procedure.

Ombud Finance Switzerland (OFS)

Boulevard des Tranchées 16

CH - 1206 Geneva

contact@ombudfinance.ch

10. CONTACTLESS AND DORMANT ASSETS

It may happen that contacts with customers are severed and as a result the assets deposited with Custodian Banks fall into disuse. Such assets can sometimes become dormant and unclaimed by the Clients' heirs.

In order to prevent such situations of loss of contact, the following is recommended:

- Address and Name changes: please notify us immediately if you change your residence, correspondence address or name.
- Special instructions: please inform us of extended absences and any forwarding of correspondence to a third-party address or custody of correspondence, as well as emergency contact details during this period.
- Information to trusted persons and testamentary arrangements: a possibility to avoid loss of contact and dormant assets is for a trusted person to be informed of the relationship with Sumus Capital. However, the Company can only provide information to such a trusted person if it has been authorized to do so in writing. In addition, the assets concerned can, for example, be mentioned in a will.

Your Relationship Manager will be happy to answer all your questions. You can also find more information in the brochure "Guidelines for handling contactless and dormant assets with Swiss banks" from the Swiss Bankers Association (ASB).

If you are aware of unclaimed or dormant assets to which you are entitled, Sumus Capital recommends that you contact the concerned Custodian Bank directly. If you do not know the name of the Bank, you may send a search request through the Swiss Banking Ombudsman (www.bankingombudsman.ch), bearing in mind that such a search requires the production of supporting documents.

Please be informed that Sumus Capital adopted a mission statement that explains its activities, principles and objectives. It is published on the Company's website at the link www.sumuscapital.com/our-values and is believed to perfectly express the Company's philosophy. Sumus Capital encourages you to consult it.

Geneva, September 2025

Your Relationship Manager and Sumus Capital's team