

## CLIENT INFORMATION

### 1. Information on financial instruments

Asset management companies are required by law to provide their clients and potential clients with appropriate information on financial instruments. This information must contain a sufficiently detailed general description of the nature and risks of the financial instruments so that the client can make his investment decisions on a sufficiently informed basis.

All relevant information can be found in the Liechtenstein Bankers Association's brochure on 'Risks in Securities Trading', which contains all the necessary information on financial instruments. If we have not already sent you this brochure, it is enclosed with this letter.

### 2. Customer communication

You can reach SKY Asset Management AG, Austrasse 16, 9495 Triesen under the following number/Email:

Phone number: +423 377 00 20  
E-Mail: [office@skymail.li](mailto:office@skymail.li)  
Webpage: [www.skyam.li](http://www.skyam.li)

You can communicate with us in German or English at any time. The documents of SKY Asset Management AG are always in German and partly also in English. The German version is binding.

Further communication between SKY Asset Management AG and you as a client is governed by the asset management agreement. If you contact SKY Asset Management AG using electronic communication channels, e.g. by e-mail, SKY Asset Management AG reserves the right to contact you in the same way. However, we would like to point out that the use of e-mail involves certain risks in terms of confidentiality.

### 3. Supervisory authority

SKY Asset Management AG is subject to supervision and license by the FMA Financial Market Authority in Liechtenstein, Landstrasse 109, P.O. Box 279, 9490 Vaduz (Website: [www.fma-li.li](http://www.fma-li.li)).

### 4. Client classification

We would like to point out that we will classify you as a professional or non-professional client. The respective classification is based on a checklist with related assessment criteria in accordance with the Official Journal of the European Union, Annex II, L 173/483. The categorisation can be found in the asset management agreement. We will be happy to explain further details upon request.

### 5. Reporting

Details on reporting and accounting can be found in the asset management agreement.

### 6. Measures to protect the client assets with which we have been entrusted

SKY Asset Management AG only offers asset management services. It does not itself hold any of its client's financial instruments in custody.

### 7. Dealing with potential conflict 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 present the performance of financial portfolio management transparently, we can use a benchmark as a valuation method. The benchmark differs for the respective client portfolios and is determined individually depending on the investment objective and strategy. It is also possible to dispense with a benchmark.

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 not used.

### 9. Investment objectives/type of authorised investments

Asset management investment objectives are defined in the client profile (appendix II) or investor profile, which is part of the asset management agreement. The type of authorised investments is also defined in the asset management agreement.

**10. Valuation of financial instruments**

The asset management company relies on the statements of the respective custodian banks for the valuation of the financial instruments held in the client portfolio. Investment funds are always valued at the unit prices published by the respective fund company. Listed securities are valued at the prices of the execution place and most liquid market in these stocks.

If no stock exchange price is provided for financial instruments, the asset management company uses the purchase price as the applicable value.

**11. Execution of orders**

The principles of execution are specified in the attachment of the asset management agreement, termed „Execution Policy“.

**12. Complaint procedure / Arbitration board**

Complaints can be submitted using the form in the appendix. The complaint should be submitted electronically to the 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 will receive a response within 20 days.

The appellant then has the option of taking his or her concerns to the arbitration board below:

Arbitration board:  
Dr. Peter Wolff, lawyer  
Landstrasse 60,  
Postfach 343  
FL-9490 Vaduz  
Telefon +423 220 20 00  
Fax +423 220 20 01  
[info@schlichtungsstelle.li](mailto:info@schlichtungsstelle.li)

The arbitration board is neither a court of law nor does it have the power to adjudicate. It rather promotes dialogue between the parties involved and submits a mediated solution to them. As the parties are not bound by the arbitration board's proposal, they are free to accept it or take other measures.

**13. Deposit Protection and Investor Compensation Foundation (termed “EAS” Einlagensicherungs- und Anlegerentschädigungs-Stiftung)**

SKY Asset Management AG is affiliated to the „EAS“ under the terms of its authorisation (Member No. 2153)

## Complaint form

for filing a complaint with the  
 SKY Asset Management AG, Austrasse 16, P.O. Box 422 FL-9495 Triesen  
 E-Mail Adresse: [office@skymail.li](mailto:office@skymail.li)

<b>1. Appellant</b>	
Name, first name:	
Address:	
Domicile:	
E-Mail address:	
Date of complaint:	
<b>2. Object of complaint</b>	
<input type="checkbox"/> Portfolio management <input type="checkbox"/> Advisory management <input type="checkbox"/> Acceptance and transmission of orders relating to one or more financial instruments <input type="checkbox"/> Execution of orders in the name of the client <input type="checkbox"/> Securities and financial analysis or other forms of general recommendations relating to transactions in financial instruments directly serving clients <input type="checkbox"/> Advising companies on capital structuring, sector-specific strategy and related issues as well as advice and services for mergers and acquisitions	
<b>Description of the claimed neglect of duty by the asset management company:</b>	
<b>3. Demand of the complainant to the asset management company</b>	

**4. Information on the procedures**

If possible, the complaint must be submitted electronically to the above e-mail address. The asset management company will try to collect and examine all relevant evidence and information relating to the complaint. The complainant will receive a response to his/her complaint within 20 days. The complainant also has the option of submitting their complaint to the arbitration board below. However, it is recommended to wait for the statement of the asset management company first.

**Arbitration Center**

*Dr. Peter Wolff, Lawyer*

*Telefon +423 220 20 00*

*Fax +423 220 00 01*

*Postfach 343 / Landstrasse 60*

*FL-9490 Vaduz*

*E-Mail to: [info@schlichtungsstelle.li](mailto:info@schlichtungsstelle.li)*

The arbitration board is neither a court of law nor does it have the power to adjudicate. Rather, it promotes dialogue between the parties involved and submits a negotiated solution to them. As the parties are not bound by the arbitration board's proposal, they are free to accept it or take other measures, such as legal action.

**5. To be completed by the Asset Management Company**

<b>Date of receipt of complaint:</b>	
<b>Date of answer to complainant:</b>	
<b>Result of the complaint processing:</b>	