

Information on the Protection of Your Investments

The information below explains how investors are protected in relation to investment services provided by Investre S.A., in accordance with Luxembourg law.

Item	Description
Investment firm	Investre S.A., an investment firm authorised and supervised by the Commission de Surveillance du Secteur Financier (CSSF).
Investor protection scheme	Investre S.A. is a member of the Luxembourg Investor Compensation Scheme (SIIL), managed by the Council for the Protection of Depositors and Investors (CPDI), a body of the CSSF.
Scope of protection	<p>The SIIL covers claims resulting from the inability of an investment firm to:</p> <ul style="list-style-type: none"> • return funds owed to or belonging to investors and held on their behalf in connection with investment services; or • return financial instruments belonging to investors and held, administered, or managed on their behalf in connection with investment services, in accordance with applicable legal and contractual conditions. <p>Investre S.A. does not hold client funds or financial instruments. Where applicable, client assets are held with regulated third-party institutions. The SIIL applies only where an investment firm holds client assets and is unable to return them.</p>
Protection limit	Up to EUR 20,000 per investor, whether a natural or legal person, per investment firm.
Multiple accounts	All investment services provided to the same investor by Investre S.A. are aggregated for the purpose of applying the protection limit.
Joint investments	For joint investments, compensation is calculated based on each investor's share. In the absence of specific arrangements, claims are allocated equally.
Time limit for claims	Compensation claims must be submitted within 10 years from the date of the CSSF determination or the judgment of the Luxembourg District Court, as applicable.
Payment deadline	Compensation is paid no later than three months after the eligibility and amount of the claim have been established.
Currency of reimbursement	EUR
Exclusion of double compensation	Claims qualifying as deposits fall under the Luxembourg Deposit Guarantee Fund (FGDL). No claim may be compensated twice under both the FGDL and the SIIL.

Who to Contact

If you have questions about the protection of your investments or believe you may have a claim, you may contact:

Luxembourg Investor Compensation Scheme (SII)
Council for the Protection of Depositors and Investors (CPDI)
283, route d'Arlon
L-1150 Luxembourg
Postal address: L-2860 Luxembourg
Tel.: (+352) 26 25 1-1
Website: www.cssf.lu

For questions relating to the investment services provided by Investre S.A., please contact:

Investre S.A.
Email: legal@investre.lu
Website: www.investre.lu