

LEGAL INFORMATION

TERMS & CONDITIONS OF USE

ASTONCONSULTING © ALL RIGHTS RESERVED.

Dated as of Zug, 01.01.2020.



1. Consent

Please read the following important legal information (hereinafter "Terms and Conditions of Use") carefully before entering the website of AstonConsulting Website ("AC Web"). By accessing AC Web, you confirm that you have read and fully understood the Terms and Conditions of Use and that you agree to all the terms set out herein. If you do not understand or do not agree to any of the terms contained in the Terms and Conditions of Use, please exit the AC Web.

2. Restricted access

Not all the financial products and services presented on AC Web are available in all jurisdictions or are suitable for all investors in all jurisdictions. It depends on the provisions of laws and regulations applicable in the relevant jurisdiction whether a financial product or service may be offered to a certain person. AC Web contains information and opinions on services and collective investment schemes (hereinafter referred to as "funds") and similar products managed and/or registered in various countries. AC Web pages must not be accessed by persons (such as natural persons, legal entities or specific types of investors) who are subject to a jurisdiction prohibiting publication of the contents of AC Web or access to AC Web (due to that person's nationality and/or place of residence or for whatever reasons). Persons to whom these restrictions apply, are not allowed to access AC Web. Please note that particularly the funds distributed by AstonConsulting are not authorised for distribution in the United States of America (USA) or to US persons.

Persons with residence/registered office in a jurisdiction in which a subsidiary, branch or affiliate of the AstonConsulting Group is domiciled and in case such company is maintaining its own website, are kindly requested to switch to the relevant website. The legal bases of a fund listed hereafter are available free of charge for investors domiciled in Switzerland from the following addresses: Aston Consulting AG, Bahnhofstrasse 32, 6030 Zug.

3. No advice / no offer

The AC Web is for information purposes only and nothing contained in the AC Web should constitute a solicitation, or offer, or recommendation, to buy or sell any financial instruments, to effect any transactions, or to conclude any legal act of any kind whatsoever. The information and opinions published on AC Web are not to be construed as investment advice or any other kind of advice on legal, tax, financial or other advice or a recommendation to purchase, hold or sell any investment. They are purely for information. You should not rely on any content of the AC Web in making an investment or other decision. The investment instruments and services described may not be suitable for you or may be unavailable. Please consult an expert in the relevant field before deciding to take any specific action. No information contained in or accessed from the AC Web should be construed as creating any contractual relationship between the providers of such information and website users.

In any event, subscriptions in funds should solely be made on the basis of the current sales prospectus, respectively the fund contract, the key investor information document (KIID) and the most recent annual and semi-annual reports. You are also recommended to contact your account manager and seek the advice of an independent finance, legal, accounting and tax specialist.

4. No liability

Although AstonConsulting believes that it has taken due care in compiling the contents on AC Web, AstonConsulting does not provide any guarantee (including but not limited to liability in respect of content provided by third parties) concerning quality, correctness, completeness, actuality of contents on AC Web. In particular, there is no obligation on the part of AstonConsulting to update or to remove contents on AC Web. All information is provided on an as is basis without any representations or guarantees. Furthermore, AstonConsulting accepts no responsibility and gives no guarantee that the functions of AC Web will not be interrupted or are free from errors, that any faults will be corrected, or that the AC Web and servers from which information is accessible will be free of viruses, trojan horses, worms, software bombs or other harmful components and programs and AstonConsulting accepts no liability in respect thereof.

AstonConsulting expressly reserves the right to change or supplement parts of the AC Web or the entire website without prior notice, as well as to supplement it or delete items therein. All published information, especially price and calculation data or forecasts, are based on the knowledge and/or market assessment as at the time specified in the respective publications. AstonConsulting shall not be liable for any direct or indirect loss or damage, including but not limited to loss of profit, that may be suffered as a result of information provided on the AC Web, or for any loss or damage resulting either directly or indirectly from use of the AC Web and the information contained therein.

LEGAL INFORMATION

TERMS & CONDITIONS OF USE

ASTONCONSULTING © ALL RIGHTS RESERVED.

Dated as of Zug, 01.01.2020.



5. Risk considerations with regards to financial products or services

Past performance is not a reliable indicator of current or future performance. Performance data does not take commissions and costs charged when financial instruments are issued and redeemed, as well as any custodian fees or withholding tax that could potentially reduce the value, into account. The return may go down as well as up due to changes in rates of exchange between currencies. The value of invested monies can increase or decrease and there is no guarantee that all or part of your invested capital can be redeemed.

Moreover, investments denominated in foreign currencies are directly and indirectly subject to exchange-rate fluctuations. Distributions made in connection with funds and other investment instruments may also vary. Investors thus face the risk of not recouping their original investment in full. Even a total loss of investment cannot be ruled out. Please carefully analyse the risks inherent in an investment instrument, in particular the risk considerations contained in the current sales prospectus of the respective fund. Investors should also be aware, that the liquidity of fund shares and other investment instruments may be limited. AstonConsulting can therefore provide no guarantee for the performance of financial instruments, products or services and investors must be prepared and be in a position to bear the risk of a total loss of their investment.

6. No orders

The input fields on the AC Web are not intended to be used for placing orders (e.g. orders for the purchase/sale of investment instruments) with AstonConsulting. AstonConsulting shall not execute any orders placed in this way or notify the sender accordingly, and no legally binding contract shall come into effect between the sender and AstonConsulting.

7. Intellectual property, copyright and trade mark rights

All components of the AC Web are protected by intellectual property laws and are the property of AstonConsulting or third parties. Users shall not acquire any rights, including rights in or to any software, trade marks or components of the AC Web, by downloading or printing any material from the AC Web. Copyright notices and trade marks may not be changed or removed. Components of the AC Web may not be reproduced in whole or in part in any manner or form (including electronic or printed form) without the prior written consent of AstonConsulting and unless full acknowledgement of the source is provided.

Users are not permitted to create hyperlinks or inline links from other websites to the AC Web without the prior written consent of AstonConsulting.

8. Potential conflicts of interest

AstonConsulting, its directors or employees may have previously invested, may be currently investing or may in future invest in investment instruments in respect of which information or opinions are provided on the AC Web. It is also possible that AstonConsulting has previously provided, is currently providing or will in future provide services to the issuers of such investment instruments, including, for exple, corporate finance or market making services. Furthermore, it is possible that employees or directors of AstonConsulting have previously performed, are currently performing or will in future perform certain functions on behalf of the issuers of such investment instruments, e.g. serving as director. AstonConsulting its directors or employees could therefore have an interest in the future performance of investment instruments.

9. Changes to the Terms and Conditions of Use

AstonConsulting reserves the right to change these Terms and Conditions of Use from time to time. Therefore, please read the Terms and Conditions of Use whenever you access AC Web and check whether you agree with the terms of any ended version. If you do not understand or do not accept any provisions of the present Terms and Conditions of Use, please exit the AC Web.

10. Links to other websites

The AC Web may contain links to the websites of other providers and information supplied by such providers ("External Links"). AstonConsulting provides links to external websites in addition to its own information solely with a view to enhancing user-friendliness and providing information to users. AstonConsulting has no control over the content of such external websites and accepts no responsibility or liability in respect of the accuracy, reliability, completeness, truth or currency of such material or its fitness for a particular purpose. AstonConsulting excludes all liability, including but not limited to liability for any direct or indirect loss or damage or any consequences that may arise out of or in connection with the

LEGAL INFORMATION TERMS & CONDITIONS OF USE

ASTONCONSULTING © ALL RIGHTS RESERVED.
Dated as of Zug, 01.01.2020.



use of content on external websites. Although linked sites are carefully selected, AstonConsulting has no control over the content of such sites. Accordingly, AstonConsulting accepts no liability in respect of the content of External Links, including in particular any content that is altered after the link was created. AstonConsulting is not responsible for transferring such information, selecting the information sent or the recipients thereof, or altering any information provided. Such External Links are not automatically stored by AstonConsulting on a temporary basis due to the method used for creating and accessing links. Operators of websites accessible through the External Links are therefore solely responsible for the content of linked sites.

Moreover, AstonConsulting gives no warranty either that such websites or the contents thereof do not or will not infringe any third-party copyright, trade mark or other rights, or that such websites or the contents thereof are free of viruses or other harmful components. No warranty is given as to the authenticity of any documents available on the Internet.

11. Assignment and delegation

Both AstonConsulting and its legal successors and agents are entitled to rely on these Terms and Conditions of Use. AstonConsulting may assign any rights accruing to it under these Terms and Conditions of Use. AstonConsulting may also delegate its duties or assign any of its obligations under these Terms and Conditions of Use to third parties.