

Investor Protection

Aristo Capital AG AG — Client Asset Protection Information

Effective date: 15 January 2026 · Switzerland

1. Nature of Services

Aristo Capital AG AG provides asset management services as an independent asset manager authorised by the Swiss Financial Market Supervisory Authority (FINMA) and supervised by Swiss Financial Market Supervisory Authority (FINMA) (FINMA). The Company does NOT take deposits and does NOT hold client assets itself.

2. Deposit Guarantee Schemes

Deposit-protection schemes (such as esisuisse) apply to banks that take deposits.

Aristo Capital AG AG is NOT a bank, does NOT take deposits, and is therefore NOT a member of esisuisse. This is correct and expected for an independent asset manager.

Depositor protection applies instead at the Client's custodian bank, where the Client's cash is actually held.

3. How Client Assets Are Protected

Client assets are held at an independent regulated custodian bank in accounts in the Client's own name. The Client remains the owner at all times.

Securities are segregated at the custodian bank and do not form part of the bank's bankruptcy estate. Cash is protected by the bank's depositor-protection scheme up to the statutory limit.

Because the Company never holds client assets, the Company's own solvency has no bearing on the ownership of those assets.

4. Professional Indemnity Insurance

Aristo Capital AG AG maintains professional indemnity insurance covering liability for errors, omissions, or negligence in the provision of asset management services.

Coverage: CHF 3'000'000 (per claim: CHF 3'000'000)

This insurance is NOT a client asset guarantee. It covers the Company's professional liability, not market losses or the default of a bank, issuer, or counterparty.

5. Regulatory Supervision

FINMA and the supervisory organisation oversee the Company's compliance with conduct, organisational, and AML/KYC requirements.

Regulatory supervision provides oversight but does NOT guarantee the value of client assets or compensate clients for market losses.

6. Risks

Clients should be aware that investing carries risks, including market risk, issuer/counterparty risk, and the risk of the custodian bank.

Holding assets in the client's name at a regulated bank mitigates ownership risk but does not eliminate market or counterparty risk. Clients should review the Risk Disclosure document.

7. Client Due Diligence

Clients are encouraged to conduct their own due diligence on the Company and on the chosen custodian bank.

The Company's regulatory status can be verified at:
<https://www.finma.ch/en/finma-public/authorised-institutions-individuals-and-products/>

8. Investor Compensation Scheme

Aristo Capital AG AG is a member of the Swiss Collective Investment Schemes Act (CISA / KAG) — FINMA supervised.

This scheme provides compensation to eligible clients in the event of the Company's inability to return securities or funds held on behalf of clients, up to CHF 500,000 per client.

The scheme does NOT cover market losses, losses due to poor investment performance, or losses from the insolvency of third parties (banks, issuers, counterparties).

Because Aristo Capital AG AG does NOT hold client assets itself (all assets are held at the custodian bank in the client's name), compensation claims would only arise in exceptional circumstances involving Company misappropriation or error.

This document is provided for information purposes only. It is not a certificate of authenticity and bears no official seal, signature or stamp. The current version and the regulatory status of the Company can be verified in the public FINMA register and on the official company website.