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INFORMATION ABOUT AFALON INVESTMENT MANAGEMENT OY AND THE SERVICES OFFERED

This notice compiles the information required by the Finnish Investment Services Act about Afalon Investment Management Oy, the investment and ancillary services it offers, and the procedures it follows when offering them. More detailed, service-specific information and any applicable terms will be provided as needed before a service or financial instrument is offered. Afalon Investment Management Oy updates this information when necessary. The information is provided in accordance with Finnish law. Updates are available on the company's website at www.afalonim.com.

Service provider

Afalon Investment Management Oy
 Business ID 2326933-6
 Address: Energiakatu 4, 00180 Helsinki
 Telephone: 0207 343 161
 Email: contact@afalonim.com
www.afalonim.com

Service languages and channels

Afalon Investment Management Oy's (hereafter "Afalon Investment Management" or "Afalon") service languages are Finnish and English. Customer service is primarily provided in Finnish. Depending on the service, the terms and other documents will be either in Finnish or in English.

Clients may contact Afalon Investment Management by phone, by email, via remote connection (e.g., Teams) or by arranging a personal meeting at Afalon Investment Management's office.

Afalon supplies clients with the information and reports required under the Investment Services Act electronically by email. A non-professional client may, upon request, receive this information on paper.

Recording of calls, conversations and electronic communications

Afalon is obliged to document telephone conversations and electronic messages with

clients that relate to receiving and transmitting orders, or that may lead to such transactions. In addition, Afalon Investment Management must keep records of discussions held with the client during personal meetings. Recordings are used to verify orders, manage risks and resolve potential disputes. Afalon Investment Management must provide the recordings to the competent authorities upon their request. Recordings are stored for at least five years, unless the Finnish Financial Supervisory Authority requests that the storage period be extended to seven years. The client has the right to request a copy of a call or other recording.

Anti-money laundering and counter-terrorist financing

Afalon Investment Management is obliged to collect know-your-customer information and other personal data about the client. This data may be used to prevent, detect and investigate money laundering and the financing of terrorism, and to submit suspected offences for investigation concerning the predicate offence by which the laundered property or criminal proceeds were obtained.

Authorisation and supervisory authority

The operations of Afalon Investment Management Oy are supervised by the Finnish Financial Supervisory Authority (FIN-FSA), Snellmaninkatu 6, 00101 Helsinki, telephone: 09 183 5339, email: registry@fiva.fi.

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Afalon Investment Management Oy holds an authorisation under the Investment Services Act granted by the Finnish Financial Supervisory Authority, on the basis of which the company may provide the following services:

- portfolio management
- investment advice
- preparation of investment research and financial analyses
- reception and transmission of orders
- execution of orders
- the provision of a service comparable to or closely related to investment and ancillary services.

Services offered

Afalon provides the services listed below either directly or through a tied agent registered in the FIN-FSA's tied agents register. A more detailed description of the services and their terms will be provided to clients when offering the service or financial instrument.

Portfolio management

Afalon Investment Management offers discretionary portfolio management services. The client and Afalon enter into a written agreement for discretionary portfolio management. The agreement gives Afalon decision-making authority to invest the assets within the constraints agreed with the client. Client assets under management are held in the client's name in a book-entry account, custody and a deposit account.

If providing portfolio management involves switching investments by selling one instrument and buying another, or by exercising a right to change an existing instrument, Afalon must, when the client is a non-professional client, collect the necessary information about the client's current and recommended investments and analyse the costs and benefits of the switch in order to sufficiently demonstrate that the

benefits of the switch outweigh the costs. For professional clients, analysis of costs and benefits will be carried out upon the client's request.

Investment advice

Investment advice means giving an individual recommendation to a client concerning a transaction in a financial instrument. A recommendation is considered investment advice when it takes into account the client's individual circumstances and relates to: (i) selling, buying, subscribing, switching, redeeming, holding a specific financial instrument, or giving a subscription commitment related to such a financial instrument; or (ii) exercising or refraining from exercising a right to buy, sell, subscribe, switch or redeem a specific financial instrument.

Afalon Investment Management provides non-independent investment advice. Afalon does not perform comparative analysis of financial instruments, because the advice is based on a restricted analysis of different categories of financial instruments and the selection is limited to financial instruments issued by or offered by entities selected by Afalon.

If providing investment advice involves switching investments by selling one instrument and buying another, or by exercising a right to change an existing instrument, Afalon must, when the client is a non-professional client, collect the necessary information about the client's current and recommended investments and analyse the costs and benefits of the switch in order to sufficiently demonstrate that the benefits of the switch outweigh the costs.

Afalon provides a report to a non-professional client that includes a summary of the advice given, including whether the benefits of switching outweigh the costs. For a professional

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client, analysis of costs and benefits will be carried out upon request.

Marketing of fund units

Afalon Investment Management markets both funds it manages and selected third-party investment funds.

Reception and transmission of orders

Afalon Investment Management receives and transmits orders relating to financial instruments. With respect to investment fund units, the transmission of orders is limited to units in funds whose portfolio management has been outsourced to Afalon Investment Management or to third-party funds marketed by Afalon.

Information on funds whose portfolio management has been outsourced to Afalon Investment Management is available on the company's website www.afalonim.com.

Other services comparable or closely related to investment and ancillary services

Wealth Strategy services

Afalon provides clients with broad-based wealth analysis, including a review of the client's total wealth, investment allocation planning and reporting.

Tied agents

Afalon also offers services and products through tied agents acting under its responsibility and on its behalf. A tied agent may market Afalon's investment and ancillary services to clients. Afalon's tied agents are registered in the public tied agents register maintained by the Finnish Financial Supervisory Authority, available at finanssivalvonta.fi/en/registers.

Fees and charges

Fees for Afalon Investment Management's services and products are as set out in the agreement.

Afalon Investment Management provides the client with the regulatory information on the costs and charges that it or other parties to whom the client is directed will charge for the investment and/or ancillary services provided. The client is also provided with information on all costs and related charges associated with the manufacture and management of financial instruments.

Ex-ante costs and charges are estimated based on actual costs. Ex-post costs are reported based on realised costs.

Safeguarding of client assets

Afalon Investment Management does not hold client assets.

Cash

In portfolio management, the client's cash is held in a client-named operating account with a credit institution in the EEA.

Deposits in accounts opened in the client's name with a Finnish credit institution are covered by the Deposit Guarantee Fund. The protection is personal, not account-based. Regardless of the number of accounts, a depositor's deposits with the same bank are compensated up to EUR 100,000. The deposit guarantee also covers interest payable on the bank receivable according to the account terms up to the date on which the Financial Stability Authority decides on the Deposit Guarantee Fund's obligation to compensate. Interest is included in the maximum amount payable, so the maximum compensation is EUR 100,000 regardless of interest. If the deposit bank has not paid due and undisputed compensable deposits, the depositor may notify the Financial Stability

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Authority. If the Authority assesses that the bank's payment difficulties are permanent or if a court or other authority has determined the deposit bank insolvent, the Financial Stability Authority, in cooperation with the Bank of Finland and the Financial Supervisory Authority, must within five working days decide on possible compensation liability towards the bank's customers. Foreign banks operating in Finland are covered by the deposit guarantee of their home country. Deposit guarantee systems are harmonised within EU Member States. The EU Deposit Guarantee Directive provides for, among other things, rapid payout, protected depositors and deposits, and a maximum compensation of EUR 100,000. As a rule, the deposit guarantee is the responsibility of the deposit bank's home state scheme.

Foreign fund investments

The fund company's chosen registrar is responsible for the bookkeeping and custody of foreign fund investments.

Book-entry securities

Client domestic book-entry-form financial instruments within portfolio management are held, where necessary, in a client-named book-entry account in the book-entry register maintained by an account operator providing securities custody services in Finland.

Foreign financial instruments

Foreign financial instruments are held in a client-named securities account with the aforementioned account operator or another account operator, or in foreign custody in the client's name. The account operator holds foreign financial instruments on an omnibus account with a foreign custodian of its choice (sub-custodian). In accordance with common international practice, foreign book-entry securities may not be registered in clients' names; they may be registered in the name of

the account operator or its sub-custodian. The account operator keeps separate records for assets held on behalf of all Afalon Investment Management Oy's clients. The contractual relationship concerning the book-entry account, securities account and custody is always between the client and the custodian providing custody services.

Security interests, liens and rights of set-off over financial instruments

Security interests, liens and rights of set-off over financial instruments and cash within portfolio management are defined in the investment services agreement. A sub-custodian or a foreign central securities depository may have a security interest or right of set-off over the client's securities or cash. Such rights typically extend to all securities or cash on the same account. In the case of securities held on an omnibus account, the client's securities may be subject to security interests or set-off rights also on the basis of obligations other than those of the client.

Risks related to custody of foreign financial instruments

Compared to domestic custody, custody and exchange of foreign financial instruments may involve unforeseeable risks, especially when the sub-custodian is domiciled outside the EEA, where rights relating to financial instruments or assets may vary under applicable law. Such risks may include political, market-infrastructure, legal and tax risks. Foreign book-entry securities are usually not registered in the client's name; they are held in accounts opened in the name of the custodian with the foreign sub-custodian and governed by local law. It is therefore possible that in insolvency or other failure situations, the financial instruments are not necessarily segregated from the custodian's or sub-custodian's assets. In addition, the segregation of client assets may become more difficult or impossible due to errors in trade

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settlement or corporate-action allocation. The aforementioned risks remain with the client.

Client classification

Afalon Investment Management classifies clients as non-professional clients, professional clients or eligible counterparties. The client's classification affects the scope of investor protection and the applicable conduct-of-business rules. A client may request a change of classification as described below. Afalon classifies portfolio-management and investment-advice clients as either non-professional or professional clients.

A client must notify Afalon in writing if the client wishes to be treated as a professional client either generally or for a specific investment service or transaction, or for a type of transaction or financial instrument. If the client meets the criteria for a professional client, Afalon must warn the client in writing that the client will not be covered by all conduct-of-business rules and the investor compensation scheme. The client must confirm in a separate document that they are aware of the consequences of losing such protections. Afalon may independently decide whether to accept the client's request for re-classification.

Effect of classification on applicable conduct requirements

Non-professional client

Before providing an investment service to a non-professional client, Afalon provides sufficient information under the Investment Services Act regarding Afalon and the services offered, financial instruments and proposed investment strategies, execution venues as well as all costs and related charges.

Afalon provides the information and reports required by the Act electronically by email. A non-professional client may, upon request, receive this information on paper.

Assessment of suitability

When providing investment advice and/or portfolio management to a non-professional client, Afalon must, before providing the investment service, obtain sufficient information about the client's knowledge and experience regarding the product or service offered and about the client's financial situation, including loss-bearing capacity, and investment objectives, including risk limit and sustainability preferences, in order to recommend investment services and financial instruments suitable for the client, in particular in accordance with the client's risk limit and loss-bearing capacity. Afalon has the right to rely on information provided by the client.

On the basis of this information, Afalon must assess whether the investment advice given or the investment service offered meets the client's investment objectives, whether the client is financially able to bear the risk, and whether the client has the necessary investment experience and knowledge to understand the risks involved in the recommended action.

If the client does not provide sufficient information to carry out a suitability assessment, or Afalon Investment Management considers that the financial instrument or service is not suitable for the client, Afalon will inform the client and warn about the risk inherent in the transaction.

When providing the reception and transmission of orders to a non-professional client, Afalon must, before providing the service, assess the client's investment experience and knowledge in order to determine whether the product is appropriate for the client. Afalon has the right to rely on information provided by the client. If it is determined that the product is not appropriate for the client, Afalon will warn the client accordingly. Afalon must also inform the client if it cannot assess the appropriateness of a

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financial instrument or service for the client because the client has not provided all the information necessary for the assessment.

Professional client

Before providing an investment service to a professional client, Afalon must provide sufficient information regarding Afalon and the services offered, financial instruments and proposed investment strategies, execution venues, and all costs and related charges. Information and reports required under the Investment Services Act are provided to professional clients electronically, either by email or on the company's website.

When Afalon provides investment advice and/or portfolio management to a professional client, it must obtain in advance sufficient information about the client's financial situation, including loss-bearing capacity, and investment objectives, including risk limit and any sustainability preferences, to recommend investment services and financial instruments suitable for the client, in particular in accordance with the client's risk limit and loss-bearing capacity.

On the basis of this information, Afalon must assess whether the investment advice given or the investment service offered meets the client's investment objectives and whether the client is financially able to bear the risk. If the client does not provide sufficient information or Afalon considers that a financial instrument or service is not suitable, Afalon will inform the client and warn about the risks inherent in the transaction.

A professional client is outside the scope of conduct-of-business protections and the investor compensation scheme.

Eligible counterparty

Only entities defined in the Investment Services Act can be classified as eligible counterparties.

Classification as an eligible counterparty is permitted only for certain investment services. An eligible counterparty may request in writing that conduct-of-business rules intended to protect investors be applied to its transactions with Afalon either generally or for a specific transaction. Afalon will consider on a case-by-case basis whether to agree to such a request. If Afalon agrees, the client will be treated as a non-professional client and will be sent a written notice of the effects of the classification on the conduct-of-business rules. In other cases, conduct-of-business rules and investor-protection provisions do not apply to eligible counterparties.

A large company classified as an eligible counterparty, or a professional client that Afalon has classified as an eligible counterparty upon request, may also request in writing to be treated as a professional client.

Suitability assessment for a group or a client representative

Where the client is represented by an authorised person or where the client is a legal person, the suitability assessment must take into account the financial situation and investment objectives of the legal person or, in the case of a natural person, of the actual client rather than the representative. As regards knowledge and experience, the knowledge and experience of the representative or of the person authorised to carry out transactions on behalf of the legal person must be considered.

If the client is a group of two or more persons and the group agrees to appoint a representative, knowledge and experience are assessed on the basis of the representative's information, and the financial situation and investment objectives are assessed for the relevant clients. In such a case, the clients are asked to agree which financial situation and

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investment objective should be taken into account for the suitability assessment.

If the group cannot agree on whose knowledge and experience, financial situation or investment objectives should be collected, the suitability assessment is carried out by taking into account the information of the group member with the least knowledge and experience, the least assets and the most conservative investment objective. If it becomes apparent in such a situation that the individuals' risk profiles differ significantly, Afalon may decide that it cannot provide the service.

Investors' Compensation Fund

Claims of non-professional clients fall within the scope of the Investors' Compensation Fund. From the Fund's assets, claims of protected investors that are in the possession or under the management of Afalon Investment Management in connection with the provision of investment services are compensated. The compensation payable to the same investor is nine-tenths of the amount of the investor's claim against Afalon Investment Management, up to a maximum of EUR 20,000.

A prerequisite for compensation is that non-performance of the claim has resulted from Afalon Investment Management being declared bankrupt, corporate restructuring having been initiated, or Afalon Investment Management's insolvency which, in the FIN-FSA's assessment, is not temporary and has been sufficiently established.

Conflicts of interest

A conflict of interest refers to an exceptional situation related to the provision of an investment service, for example between the client and Afalon Investment Management, which may involve a material risk to the client's interests.

A conflict may also arise between the client and a member of Afalon Investment Management's staff or between two clients. A conflict of interest situation may arise where Afalon Investment Management, a person related to Afalon, or a person directly or indirectly connected to Afalon through control, due to the provision of an investment or ancillary service, the conduct of investment activities or another reason, is in one of the following situations:

- a) Afalon Investment Management or the person concerned is likely to gain a financial benefit or avoid a financial loss at the client's expense;
- b) Afalon Investment Management or the person concerned has an interest in the result of a service provided to the client or a transaction carried out on behalf of the client, which is distinct from the client's interest;
- c) Afalon Investment Management or the person concerned has a financial or other incentive to favour the interests of another client or client group over those of the client;
- d) Afalon Investment Management or the person concerned carries on the same business as the client;
- e) Afalon Investment Management or the person concerned receives or will receive from a person other than the client an inducement in relation to a service provided to the client, in the form of monetary or non-monetary benefits or services.

Afalon Investment Management has internally approved written policies and principles governing the procedures for identifying, managing and preventing conflicts of interest.

As a starting point, when providing investment or ancillary services, Afalon Investment Management and its staff or representatives treat clients fairly, act in accordance with good practice and in the client's best interest, ensure compliance with confidentiality rules, and act independently and objectively.

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Potential conflicts are prevented through internal guidelines and training, using separate IT systems where necessary, restricting access rights to databases and systems, and complying with internal confidentiality rules.

To prevent and monitor conflicts, persons in positions of influence in the company are subject to personal transactions rules governing their own and related parties' trading, and to insider-notification procedures. Measures vary depending on the business or service concerned. Compliance with the above procedures and principles is also monitored regularly. Personal trading rules and matters related to insider lists are defined in more detail in other internal guidelines of the company.

Conflicts are primarily to be prevented in advance. Where a conflict arises, the company must act in accordance with good practice and the client's best interest and give the client sufficiently detailed information about the nature and reasons for such a conflict, the risks to the client's interests, and the measures taken to reduce those risks before carrying out the transaction, so that the client can make an informed decision in the situation where the conflict arises. The client must also be informed that in this case Afalon Investment Management's organisational arrangements are not sufficient to prevent the conflict and cannot therefore reasonably ensure that risks to the client's interests are avoided before carrying out the transaction on behalf of the client. The client decides independently whether, despite the disclosed conflict, the transaction should be carried out. It is also possible that the transaction is not carried out in order to avoid the conflict. Afalon Investment Management may also decide not to carry out the transaction because of the conflict. The person responsible for providing additional information to the client about the principles concerning conflicts is always the client's contact person.

Compliance with these principles for identifying, preventing and managing conflicts of interest is monitored, identified conflict situations are handled in accordance with the principles and reported to the Board. The timeliness of the principles is ensured annually and they are updated whenever necessary.

Handling of client complaints

A client complaint must be made in writing. The complaint must set out the grounds for the complaint and provide details specifying the client's basic information and the subject of the complaint (the specific transaction or service). If resolving the complaint requires additional information, Afalon Investment Management will contact the client to obtain it; otherwise, the client will be contacted within two weeks of receipt of the complaint. If the complaint requires prompt action to reduce potential harm or loss, the recipient must react without undue delay and the client complaint may also be made orally.

All client complaints submitted to Afalon Investment Management are processed and recorded in the company's database, where all documentation relating to the complaint is collected. Complaints are handled in Finnish or English, as appropriate for the client's interest. Complaints should be sent by email to Afalon Investment Management's Compliance Officer at law firm Laininen Law Oy at jenni.laininnen@laininen.fi. The company will immediately inform the client after receipt of the complaint and will notify that processing has started.

If Afalon Investment Management and the client are unable to reach a negotiated solution, a non-professional client may turn to the Financial and Insurance Advice service (FINE) for assistance or submit the dispute to the Securities Board. The telephone number of FINE is 09 685 0120 and the website is www.fine.fi.

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The Securities Board advises, guides and seeks solutions in matters concerning the content of securities market legislation and related supervisory regulations, the application of terms of investment service agreements, good securities trading practice and other securities market practices. The service is free of charge and is available to all non-professional clients who have a client relationship with an investment service company, bank or fund management company. Further information on the Securities Board is available at www.fine.fi. A consumer client may also submit the matter to the District Court of their domicile.

Remuneration

Afalon's remuneration policy follows the guidelines of the Financial Supervisory Authority. The policy is designed so that remuneration does not cause conflicts of interest or create incentives that would lead individuals to act contrary to clients' interests.

Inducements

Under the Investment Services Act, an inducement means a payment or benefit that Afalon Investment Management may receive from a person other than the client in connection with the provision of investment and ancillary services. Ordinary payments related to the provision of the service, such as trading, custody and settlement fees, or other charges based on legislation, are not considered inducements.

Afalon Investment Management may receive inducements from its partners. Inducements are used only if they are intended to improve the quality of the service provided to the client and promote acting in the client's best interests.

In portfolio management, inducements are in principle not received. If Afalon Investment Management were to receive inducements, they would be passed on to the client. Before the service is provided, the client is informed of any

possible inducements related to the service offered. The client is also provided with detailed information on the amount of inducements received by Afalon afterwards as part of the annual reporting on costs and charges.

Afalon may receive minor non-monetary benefits. These benefits must be reasonable and proportionate, and of such a scope that they are unlikely to adversely influence Afalon's behaviour against the interests of the relevant client. Minor non-monetary benefits include:

- a) Information or documents relating to a financial instrument or investment service that are generic or tailored to the circumstances of an individual client;
- b) Written material that an issuer in the corporate sector or a potential issuer commissions from a third party and pays for to promote a new issue it is carrying out, or that is contractually assigned to a third party for continuous production and for which it pays that third party, provided that this relationship is clearly disclosed in the material and that the material is made available at the same time to all investment firms that wish to receive it, or to the public;
- c) Attendance at conferences, seminars and other training events concerning the advantages and characteristics of a particular financial instrument or investment service;
- d) Hospitality of a reasonable de minimis value, such as food and beverages offered during a business meeting or during the conferences, seminars or other training events referred to in point (c);
- e) Other minor non-monetary benefits that the Member State considers likely to enhance the quality of service provided to the client and which, given the totality of benefits offered by a particular entity or group of entities, are of such scale and nature that they are unlikely to impair Afalon's compliance with its duty to act in the client's best interest.

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Investment research as inducements

Afalon Investment Management receives only paid investment research, which is financed from the company's own funds or from a research payment account. The research payment account is funded by a research fee charged to clients.

Afalon Investment Management provides the client with the regulatory information on fees and other payments from third parties related to the investment services and financial instruments offered to the client.

Principles in portfolio management, transmission of orders and fund portfolio management

Afalon Investment Management has defined principles to be observed when transmitting orders for non-professional and professional clients and when giving orders for execution in portfolio management and in fund portfolio management so that it takes all sufficient steps to achieve the best possible result for the client and funds and to act in the best interests of its clients.

Afalon Investment Management transmits orders related to fund subscriptions and redemptions immediately to the relevant fund management company and alternative investment fund manager for execution in accordance with the funds' rules.

When giving and transmitting orders, Afalon takes into account the following factors in the order of importance set out below:

- price of the financial instrument
- costs arising from the execution of the order
- speed of execution
- likelihood of execution and settlement
- size of the order
- nature of the order

- other factors relevant to the execution of the order

Afalon determines the order of importance of the above criteria based on: (a) client characteristics, including classification; (b) characteristics of the client's order and whether the order involves a securities financing transaction; (c) characteristics of the financial instruments that are the subject of the order; and (d) characteristics of the trading venues to which the order can be directed.

For a non-professional client, the best possible result is determined based on the total consideration, consisting of the price of the financial instrument and the costs related to execution. These include all expenses directly incurred by the client in relation to the execution of the order, including venue fees, clearing and settlement fees and any other fees paid to third parties involved in the execution of the order.

If it is possible to execute the order outside a trading venue, the client will be informed of this and prior consent will be obtained, either per transaction or as a general consent. Executing orders outside a trading venue may involve counterparty risk relating to the counterparty to the trade. Afalon Investment Management will provide additional information on the implications of this execution method.

Afalon Investment Management ensures that the service providers executing orders have established and comply with the execution principles required by regulation. Orders are forwarded in their order of arrival where possible, taking into account the size of the order, any price limits specified by the client or other terms of the order, and the method of submission.

If the client has given instructions on the execution of the order, Afalon Investment Management will primarily follow the client's instructions. Client instructions may prevent or

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limit Afalon from following the best-execution principles and from achieving the best possible outcome for the client.

Afalon Investment Management has the right to deviate temporarily from these principles due to system or other operational disruptions.

Afalon Investment Management places orders related to outsourced fund portfolio management with selected investment service providers for execution. Afalon ensures that the investment service providers it uses have an order execution policy for the execution of orders and that those policies are applied. Afalon selects the investment service provider it uses in accordance with the above principles for the transmission of orders; however, the order of importance of the criteria used for the overall assessment is determined by taking into account the following: the fund's objectives, investment policy and specific risks as described in the fund prospectus or fund rules; the specific features of the order; the characteristics of the financial instruments that are the subject of the order; and the characteristics of the execution venues to which the order can be directed.

Afalon Investment Management regularly, at least annually, monitors the effectiveness of its order-handling principles related to transmission of orders, monitors the quality of execution by the service providers to whom it transmits or places orders and corrects any deficiencies where necessary. In addition, Afalon reviews its order execution arrangements and principles at least annually and whenever there are material changes affecting Afalon Investment Management's ability to obtain the best possible result for the client, and makes changes to execution venues where necessary. Afalon must also assess, whenever necessary, whether in the company's opinion and discretion material changes (regarding costs, price, speed, execution, likelihood of settlement, size or other material factor) mean that the execution venues

included in its execution policy remain suitable to achieve the best possible result for the client, and make any necessary changes.

Taxation

The client is always responsible for the tax consequences related to their investment activities and must therefore carefully review the taxation applicable to the financial instrument before making an investment decision. The client's tax treatment depends on their individual circumstances. Taxation may also change in the future. The client should consult a tax adviser where necessary. Further information on taxation is available from the client's local tax office and on the Finnish Tax Administration's website www.vero.fi.