

AGREEMENT ON TRANSMISSION OF ORDERS

Agreement

This is an agreement between the undersigned Client ("Client") and Mandatum Asset Management Ltd, Business ID 2608438-8, ("Company"), pursuant to which the Company offers an order transmission service to the Client ("Transmission Agreement"). This Agreement consists of this Transmission Agreement and the General Terms and Conditions concerning Mandatum Asset Management Ltd's investment services that are valid at any given time. Under these terms and conditions, the Company offers transmission of orders to the Client.

The Client confirms that the Client has received and approved the agreement documents mentioned above in this section. In the event of a conflict between the Transmission Agreement and the General Terms and Conditions concerning the investment services, the conditions of the Transmission Agreement shall take precedence.

The Transmission Agreement is considered to enter into force when the Company has received the signed Transmission Agreement and when the Company has received the information required for compliance with legislation on the prevention of money laundering and terrorist financing and tax reporting requirements.

If the Client is a minor, they shall be represented in all cases by their legal representative (e.g., a guardian).

Transmission of orders concerning funds

The Company acts as a distributor of funds, transmitting fund units/shares of funds managed by fund management companies on behalf of fund management companies or alternative fund managers. The Company transmits the orders concerning investment funds, alternative funds and UCITS to be executed by the relevant fund management company, the alternative fund manager or the custodian used. The orders must be submitted to the Company in writing.

The funds marketed by the Company to its clients and the related co-operation agreements may include incentives. The Company receives various commissions on the management fees and possible performance-based fees of the funds it brokers for. In addition, the Company pays fee refunds to the fund sub-distributors that it uses, and which participate in fund marketing and sales activities. The fee refunds do not increase clients' costs. The compensation received and paid by the Company are intended to cover costs arising from the transmission of the funds and to improve the quality of customer service.

More information on the fees and any other incentives is provided in the expense appendix of each fund. In addition, the Company provides the Client with information on the brokerage of financial instruments regularly in connection with the service provision.

Disclosure obligation and communication of documents

On the Company's request, the Client must provide the Company with the information, including written documents, that the Company deems necessary to fulfil the Company's obligations in accordance with this Transmission Agreement, legislation and regulations or in order to take all necessary measures in order to fulfil the Client's rights.

Country of taxation

As a Finnish financial institution, the Company is obligated to file a tax report with the authorities. In order to meet its obligations, the Company has the right to request tax information from the Client, and the Client is obligated to answer the Company's questions. The Company has the right to rely on the information obtained from the Client. The Client is solely responsible for the tax risk related to investments.

The Client must confirm their country of residence for tax purposes on their own initiative. A natural person's general tax liability (country of residence for tax purposes) is usually determined according to the person's main place of residence or similar residence. A legal person's country of residence for tax purposes is generally considered to be the country where the legal person is registered or where the organization or its board of directors is domiciled.

The Client's declaration concerning the information given

The Client declares having given the Company correct and sufficient information that is relevant in terms of the applicable legislation, taxation, reporting, communication, the application of this Transmission Agreement, regulation concerning the prevention and detection of money laundering and the disclosure obligation.

The Client also commits to notifying the Company without delay in writing in accordance with this Transmission Agreement if changes take place in the Client's information. These types of changes that need to be reported include the Client moving abroad or if the Client's name, phone number, address, nationality, email address or status as a politically exposed person changes.

Use of customer data

The Client accepts that the Client's personal and customer data may also be disclosed and processed for direct marketing purposes, customer due diligence purposes and service provision purposes by Mandatum Group's parent company and the companies that belong to the same economic interest grouping as the parent company at any given time. The Company also has the right to disclose information to other third parties in order to implement the services under the Transmission Agreement.

The Client understands that the Company may have an obligation to disclose information about the Client to other parties, such as the Tax Administration.

Providing information

The Client accepts that the Company's releases that are not personally addressed to the Client are published on the Company's website if the Company deems it appropriate to do so. The Client also accepts that the Company uses electronic communication to deliver information in other respects as well.

The Client furthermore accepts that information that must be provided to the Client by law in a permanent manner shall be given to the Client in a permanent manner other than in paper format.

Fees and charges

The transmission of orders concerning funds is a free service for the Client. Any other fees and charges for other services, as well as their related terms and conditions, can be found in the updated price list at any given time.

Amending the Terms and Conditions

The conditions for amending the Terms and Conditions are specified in section 2.16 of Mandatum Asset Management Ltd's general terms and conditions concerning investment services.

Validity and termination of the Agreement

This Agreement is valid until further notice. The Client has the right to terminate this Transmission Agreement in writing five (5) banking days after the Company receives the notice of termination.

The Company has the right to terminate this Transmission Agreement to take effect 30 days after the Client receives the written notice of termination.

Applicable law and settlement of disputes

The interpretation of this Transmission Agreement is governed by Finnish law. Disputes concerning this Transmission Agreement shall be settled in the Helsinki District Court. The consumer client referred to in the Consumer Protection Act is entitled to institute legal proceedings also in the district court of their domicile in Finland.

In problem situations, the Client can also consult the Finnish Financial Ombudsman Bureau (FINE), www.fine.fi, Porkkalankatu 1, 00180 Helsinki. FINE offers its customers advice and handles disputes in problem situations related to banking and securities matters.

CLIENT

MANDATUM ASSET MANAGEMENT LTD

Signature

Signature

Printed name

Printed name

Date

Date

Appendices

General terms and conditions concerning Mandatum Asset Management Ltd's investment services