

Wertpapierinformationsblatt (WIB) (Securities Information Sheet)

Product: Finest Next-Gen Defence Innovators Index Certificate (Insti-Token)

a. Title and Purpose

This document provides you with key information about this security. It is not marketing material. This information is required by law to help you understand the nature, risks, costs, potential gains, and losses of this product and to help you compare it with other products.

b. Scope

This Securities Information Sheet (WIB) is prepared in place of a prospectus in accordance with the German Securities Prospectus Act (WpPG) in conjunction with Article 3(2) of the Prospectus Regulation (Regulation (EU) 2017/1129). A prospectus is not required because the issuance volume within the European Union does not exceed EUR 8 million over a 12-month period. The content requirements for this document are based on §§ 13 to 17 of the German Capital Investment Act (Vermögensanlagengesetz - VermAnlG).

c. Product Description

This product is a bearer debt security under German law, issued as a crypto security (*Kryptowertpapier*) within the meaning of the German Electronic Securities Act (eWpG). It is registered as an Insti-Token (ERC-20 standard) in a crypto securities register maintained by the Registrar on the Avalanche (C-Chain) blockchain.

d. Investment Objectives and Strategies

The objective of this product is to provide the investor with participation in the performance of the underlying index, the Finest Next-Gen Defence Innovators Index. The product aims to replicate the performance of selected stocks of companies active and innovating in the defence and security sector. The product does not pay interest. It has no fixed maturity (Open End).

e. Issuer Information

Issuer: Opus - Chartered Issuances S.A., acting for its Compartment 920 28, Boulevard F.W. Raiffeisen, L-2411, Luxembourg

The Issuer is an unregulated Luxembourg securitisation special purpose vehicle. The obligations arising from the product are limited exclusively to the assets of Compartment 920 (Limited Recourse). Investors have no claim on other assets of the Issuer (including other compartments or its general assets).

f. Target Market

This product is intended for retail investors with a long-term investment horizon and advanced knowledge and/or experience with financial products, particularly structured products and index-linked securities, including those involving crypto-asset technology. Investors should be able to bear losses up to the total loss of the invested capital and should not require capital protection.

g. Risk Information

The key risks are:

- **Risk of Total Loss:** You can lose your entire invested capital.
- **Issuer and "Limited Recourse" Risk:** You are exposed to the risk that the Issuer (acting for Compartment 920) may not be able to meet its payment obligations. Your claim is strictly limited to the assets within Compartment 920. Should these assets (e.g., hedging transactions) fail or become worthless, you will bear the loss. This product is not subject to any investor compensation or deposit protection scheme.
- **Market Risk:** The value of the product depends directly on the performance of the underlying index, which is subject to stock market volatility.
- **Liquidity Risk:** The product is not listed on an exchange. A sale of the token on a secondary market before maturity may be difficult or impossible, or may only be possible at a significant discount.
- **Crypto Security Risk:** The product bears risks associated with blockchain technology, smart contracts, and the custody of digital assets.
- **Currency Risk:** The product is denominated in USD. Investors whose home currency is not USD are exposed to exchange rate risk.

h. Return Potential and Loss Risks

The potential return of the product is directly linked to the performance of the Finest Next-Gen Defence Innovators Index (less costs). Potential gains are not limited.

Losses are also linked to the index performance. Unfavourable market conditions can lead to significant losses, up to and including the total loss of the invested capital. This product does not offer capital protection.

i. Key Terms and Conditions

- **Underlying:** Finest Next-Gen Defence Innovators Index
- **Term:** Unlimited (Open End)
- **Investor Rights (Exercise):** You can terminate the certificates annually on September 5th (for the first time on 05.09.2026) by submitting a valid exercise notice.
- **Issuer Rights (Call):** The Issuer can also call all outstanding certificates annually on September 5th (for the first time on 05.09.2026).

- **Extraordinary Termination:** The Issuer is entitled to terminate the product early upon the occurrence of certain extraordinary events (e.g., changes in law, market disruptions).

j. Costs and Fees

The total costs you incur will affect the return you might get.

For a recommended holding period of 5 years, the estimated impact of total costs on the return (Reduction in Yield - RIY) is approximately 2.50% per year.

The person advising you on or selling you this product may charge you other costs.

k. Taxation

The tax treatment of this product depends on your personal circumstances. Capital gains may be subject to taxation. It is recommended to consult a tax advisor regarding potential tax consequences.

l. Conflicts of Interest

Conflicts of interest may arise between the Issuer, the Manufacturer (Chartered Investment Germany GmbH), and other parties involved in the issue and management of the product. The parties involved strive to treat such conflicts fairly.

m. Regulatory Information

This security is offered publicly in the Federal Republic of Germany based on the prospectus exemption under Article 3(2) of the Prospectus Regulation (EU) 2017/1129, as the total issuance volume is less than EUR 8 million over a 12-month period.

This document (WIB) was prepared in accordance with §§ 13-17 of the German Capital Investment Act (VermAnlG) and has not been reviewed or approved by any supervisory authority.

n. Contact Information

For further inquiries or complaints about the product, please contact the manufacturer:

Chartered Investment Germany GmbH Fürstenwall 172A, 40217 Düsseldorf, Germany Email: kundendialog@chartered-investment.com