

## KEY INFORMATION DOCUMENT

### Purpose

This document provides you with key information about this investment product. It is not marketing material. The 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.

### Product

#### **Finest Next-Gen Defence Innovators Index Certificate (Insti-Token)**

Manufacturer of the product: Chartered Investment Germany GmbH, Fürstenwall 172A, 40217 Düsseldorf, Federal Republic of Germany, [www.chartered-investment.com/](http://www.chartered-investment.com/) call +49 211 93678 25-0 for more information

Issuer of the product: Opus - Chartered Issuances S.A., acting in respect of its Compartment 920, 28, Boulevard F.W. Raiffeisen, L-2411, Luxembourg (Unregulated securitisation company pursuant to Luxembourg Securitisation Law)

Competent authority of the manufacturer of the product: Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Germany

Latest revision of the KID: 28 October 2025

**You are about to purchase a product that is not simple and may be difficult to understand.**

### 1. What is this product?

#### **Type**

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

#### **Objectives**

The objective of this product is to provide you with participation in the performance of the underlying Index, the Finest Next-Gen Defence Innovators Index (hereafter the Finest Index). The amount you receive at redemption depends directly on the level of the Index, less applicable costs. The product aims to replicate the performance of selected Stocks of companies active and innovating the sector of defence and security. The Index is calculated by LIXX GmbH as the Index Administrator. The product does not pay interest. You do not have any direct claim on the components of the Index. The product has no fixed maturity date (Open End).

Holder Exercise: You, as the holder, may exercise the certificate annually on the 5th of September (starting 05.09.2026), subject to providing a valid exercise notice.

Issuer Call: The Issuer may also terminate (call) all outstanding certificates annually on the 5th of September (starting 05.09.2026), subject to providing at least five Business Days' notice.

Upon valid exercise or termination, you will receive a Redemption Amount in USD. This amount per certificate equals the official level of the Finest Index on the relevant Valuation Date, less any unpaid Administrative Costs attributable to the certificate. The Redemption Amount is subject to limited recourse provisions and could be zero (0).

Limited Recourse: Your claims are limited solely to the assets held within Compartment 920 of the Issuer ("Compartment Assets"). These assets primarily consist of investments tracking the Index components (directly or via derivatives). If these assets are insufficient to meet all obligations, you will bear the loss for the shortfall and have no claim against other assets of the Issuer (including other compartments or its general assets). You cannot initiate insolvency proceedings against the Issuer. In particular, you have no recourse/claim to any other assets of Opus - Chartered Issuances S.A., including

the assets of other compartments or the general assets of Opus - Chartered Issuances S.A., which are not allocated to a compartment.

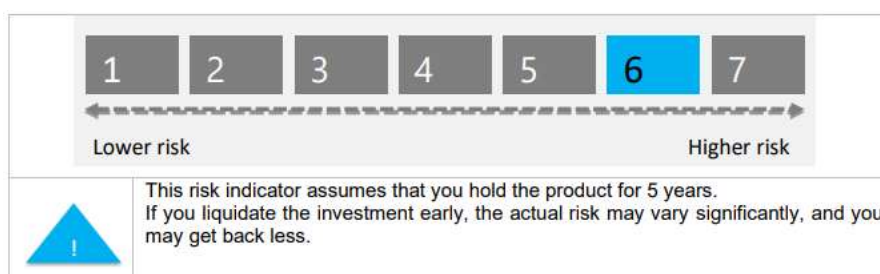
**Extraordinary Termination:** The Issuer is entitled to terminate the product early if certain extraordinary events occur (e.g., changes in law, market disruption events affecting the Index or hedging arrangements). In such cases, the redemption amount could be significantly lower than your purchase price, potentially resulting in a total loss.

### **Intended retail investor**

This product is intended for retail investors who aim for general asset formation/optimisation and have a long-term investment horizon. It is suitable for investors with 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 capital invested and should not require capital protection.

## **2. What are the risks and what could I get in return?**

### **Risk Indicator**



(The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.)

We have classified this product as 6 out of 7, which is the second-highest risk class.

This rates the potential losses from future performance at a high level, and poor market conditions are very likely to impact the capacity of the Issuer to pay you.

### **Key Risks:**

**Market Risk:** The value of the product depends directly on the performance of the Finest Index, which tracks selected stocks of companies active in the defence and security industry. Stock market investments are subject to significant volatility.

**Issuer Credit Risk & Limited Recourse Risk:** You are exposed to the risk that Opus - Chartered Issuances S.A., acting for Compartment 920, may be unable to meet its payment obligations. Your claim is limited strictly to the assets within Compartment 920. If these assets (hedging transactions, underlying components) lose value or default, you could lose some or all of your investment, even if the Issuer itself remains solvent.

**Liquidity Risk:** The product is not listed on an exchange. While annual exercise/call options exist, selling the certificate on a secondary market before maturity may be difficult or impossible, or may occur at a significant discount.

**Currency Risk:** The product is denominated in USD. If your home currency is different, your return will be affected by exchange rate fluctuations.

**Crypto Security Risk:** The product exists as a token on a blockchain (Avalanche C-Chain). Risks associated with blockchain technology, smart contracts, and digital asset custody apply.

**Extraordinary Events/Termination Risk:** Early termination by the Issuer could occur at an unfavourable time, potentially resulting in losses. Be aware that this product does not include any capital protection against market risk. You could lose some or all of your investment.

## Performance Scenarios

Example with a USD 10 000 initial investment – 5-year holding period:

Scenario	Assumed average return p.a.	Final value after 5 years	Total gain / loss
Unfavourable	-15 % p.a.	USD 4 450	-55 % loss
Moderate	+6 % p.a.	USD 13 380	+34 % gain
Favourable	+15 % p.a.	USD 20 110	+101 % gain
Stress	-30 % p.a.	USD 1 680	-83 % loss

\*These scenarios are an estimate of future performance based on evidence from the past and certain assumptions. Market conditions may vary, and actual returns could be different. The figures shown include the product's costs but may not include costs charged by your advisor or distributor.

## 3. What happens if Opus - Chartered Issuances S.A. (acting in respect of its Compartment 920) is unable to pay out?

You are exposed to the risk that the Issuer (acting solely for Compartment 920) might be unable to fulfil its obligations. This could occur due to the default or failure of its hedging counterparties or a significant decline in the value of the Compartment Assets tracking the Index. As your claim is limited to the assets of Compartment 920, if these assets are insufficient, you could lose your entire investment. The product is not covered by any statutory deposit insurance or investor compensation scheme. Opus - Chartered Issuances S.A. is an unregulated securitisation vehicle in Luxembourg.

## 4. What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off and ongoing costs.

**Costs over time :**

Investment of 10 000 USD	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years (recommended holding period)
Total costs	250 USD	750 USD	1 250 USD
Impact on return (RIY) per year	2.50 %	2.50 %	2.50 %

The person selling or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

**Composition of costs:**

Investment: USD 10 000 – Assumed 5-year holding period	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years
Total costs	USD 370	USD 1 040	USD 1 320
Annual cost impact	3.7 %	2.8 %	2.5 %
What you might get back after costs*	USD 9 700	USD 11 600	USD 13 380
Reduction in yield due to costs (RIY)	-3.0 %	-2.6 %	-2.5 %

Custody fees, listing fees (if applicable), interest expenses, taxes, license fees, and other administrative costs related to the Compartment may be deducted before calculating the Redemption Amount.

## 5. How long should I hold it and can I take money out early?

### **Recommended holding period (RHP): 5 years**

This RHP is suggested for comparability with similar open-ended products and reflects a medium-to-long-term investment horizon suitable for tracking an equity index.

Early Exit Options:

**Exercise:** You have the right to exercise your certificates annually on the Exercise Date (5th September, starting 2026) by submitting a valid notice. Redemption occurs on the Exercise Settlement Date (approx. 15 Business Days later) based on the Index level on the Exercise Valuation Date.

**Sale:** As this is a crypto security, possibilities for selling it before the Exercise Date depend on the availability of secondary markets or platforms that support trading these specific tokens. Liquidity may be limited or non-existent. Transferring the token may incur blockchain transaction fees.

**Issuer Call:** The Issuer can call the product annually, forcing redemption. If you exit the product before the recommended holding period, you might receive back less than you invested, due to costs and potential negative market performance. Early exit might also occur at a disadvantageous time.

## 6. How can I complain?

Complaints about the product, the manufacturer (Chartered Investment Germany GmbH), or the Issuer (Opus - Chartered Issuances S.A.) can be submitted in text form (e.g., by letter or email) to the manufacturer at:

Chartered Investment Germany GmbH

Fürstenwall 172A, 40217 Düsseldorf, Germany

Email: [kundendialog@chartered-investment.com](mailto:kundendialog@chartered-investment.com)

Websites: [www.chartered-investment.com/beschwerde-management](http://www.chartered-investment.com/beschwerde-management) and [www.chartered-opus.com/beschwerde-management](http://www.chartered-opus.com/beschwerde-management).

Complaints about the person advising on, or selling, the product should be submitted directly to that person or their firm via their specified complaints procedure.

## 7. Other relevant information

You should read this document, along with any other provided contractual documents, to fully understand the product's structure, features, and risks before investing. These documents will be provided to you before or during the subscription process.

Information about the underlying Finest Index, including its composition and calculation methodology, can be found in the Index Guidelines available via the password-protected "Instifolio" platform (<https://instifolio.com>) or as otherwise notified by the Issuer.