



FINSURANCE LIMITED

SCHEDULE

(Certificate of Insurance)

TITLE / NAME:

LIVESTOCKCHART INVESTMENT

TYPE:

**CAPITAL, DIGITAL ASSET AND
INVESTMENT COVERAGE**

COUNTRY

ENGLAND

FIN NUMBER#:

43-JBU21A6C

INCORPORATED:

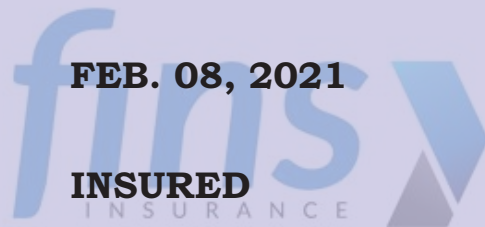
NOV. 09,2017

INSURED ON:

FEB. 08, 2021

STATUS:

INSURED



Signed by:

**Hermann Karl Anton Vourinen
Managing Director**

Finsurance Investment Management

Finsurance is a composite Insurance company licensed to transact Life and Non-Life Insurance business in Finland. We are dedicated to managing investment portfolios across asset classes with a focus on generating income. Free and simple tools are available to research firms and financial professionals at as we provide educational materials about investment advisers, broker-dealers, and investing.

TERM(S)

What investment services and advice can you provide me?

Description of Services: We provide ongoing investment advice and asset management services to retail investors, but primarily serves Investment companies and other insurance providers such as risk retention groups, government risk pools and fraternal benefit societies. We provide these services on a discretionary basis (we can buy and sell investments in your account without asking you in advance) or non-discretionary basis (you make the ultimate decision regarding the purchase or sale of investments). You may impose reasonable restrictions on our investment advice. We offer expertise in fixed income investing, accounting, tax modeling, asset/liability matching and other insurance-related disciplines. We work with clients to construct customized multi-sector fixed-income portfolios that fit each client's objectives and requirements for yield, total return, risk, and tax exposure.

We pursue this customized approach by offering the following fixed-income investment strategies: Core Bond, Targeted Duration, Crossover, Structured Products, Corporate Bonds, and Private Placements. We also offer clients access to the convertible-bond, high-yield, private placement, and actively managed equity markets through sub-advised relationships with affiliates and non-affiliates. The customized specialty services include ERM Integration, Investment Accounting, Policy Statement Review, Rating Agency Support, Peer Analysis, Tax Modeling, Liquidity Management, Regulatory Support, Income Forecasting, and Online Portfolio Reporting.

Monitoring: As part of our standard services, Portfolio Managers are responsible for ongoing portfolio management, monitoring and compliance with investment guidelines. All portfolios are reviewed on a regular basis by the respective portfolio management team and the Chief Investment Officer. Client accounts are tested on a daily basis using an automated compliance program for adherence to investment guidelines and client-imposed restrictions.

Account Minimums and Other Requirements: We require you to sign a written Investment Management Agreement which authorizes us to manage investments on your behalf. You may cancel the Agreement with 7 days written notice to us. Our accounts are generally subject to a maximum account size of \$20 million or minimum amount of \$3000, although we may in our sole discretion waive these minimums for certain types of insurers or asset strategies.

What fees will I pay?

We are compensated for investment advice as a percentage of the total account's assets under management ("AUM") or through performance-based fee arrangements. Fees vary and are negotiable. Our fee schedules may provide for "breakpoints" at which the percentage is reduced if Fininsurance exceeds certain thresholds. You will also pay any transaction fees, custodial fees, and other related costs and expenses that are charged by trade counterparties or custodians. In addition to the management fee, some clients pay Fininsurance separate fees related to investment accounting services. Investment accounting fees may be included in the proposed asset management fees or on a separate basis and are based primarily on the market value of assets and the complexity of the securities, especially when a client has multiple managers. Fees are billed quarterly in advance based upon the market value of account

Customer Relationship Summary – June 2020

Conversation Starters – ask your financial professional:

Given my financial situation, should I choose investment advisory services?
Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

Assets on the month-end preceding the quarter and are pro-rated for partial quarters.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

What are your legal obligations to me when acting as my investment adviser?

How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means. We have revenue sharing agreements with our sub-advisers, in which Fininsurance receives a percentage of the management fee for referring new clients. This creates an incentive to urge clients to invest in sub-advised strategies. Furthermore, our Portfolio Managers typically make investment decisions for multiple clients across multiple portfolios using various investment strategies depending upon each client's portfolio guidelines and restrictions. Fininsurance clients include both performance-based fee-paying clients and asset-based fee-paying clients. Conflicts of interest that arise in managing your account alongside accounts for other clients include conflicts among investment strategies and conflicts in the allocation of investment opportunities.

How do your financial professionals make money?

Our financial professionals are paid a fixed base salary and discretionary bonus. Factors which impact the bonus vary by job responsibilities. Professionals who are also employee owners (“partners”) of the firm are eligible to receive a share of AAM's profits. Professionals acting in a sales capacity are also paid based on assets they attract to our firm; these sales professionals have no portfolio management responsibilities. This is a conflict of interest because our professionals have an incentive to encourage you to increase the assets in your accounts, to recommend our advisory services to you, and recommend that you purchase investments that result in additional compensation.

Do you or your financial professionals have legal or disciplinary history?

No, there are no legal or disciplinary events to report.

For additional information about our services, please visit our website (www.finsinsurance.com).

Who can I talk to if I have concerns about how this person is treating me?

Finsurance Housing, Vanha Lahnuksentie 39c 02970 ESPOO



Signed by:

Hermann Karl Anton Vourinen
Managing Director



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