

COMPLEX PRODUCT DISCLOSURE

Warning:

- **The proposed fund that you wish to invest in or are an investor in (the “Fund”) is a complex product and investors should exercise caution in relations to the Fund.**
- In addition to the risk disclosures provided by The Fund in its offering documents, please find below, the additional disclosure with respect to your proposed investment in the Fund.
- If the offering documents or information provided by the issuer have not stated that the documents have been reviewed by the Securities and Futures Commission, SFC, Investors are advised to exercise caution in relation to the offer.
- If the offering documents or information have stated that it is authorized by the SFC, please note that the authorization does not imply official recommendation or that SFC authorization is not a recommendation or endorsement of a product nor does it guarantee the commercial merits of a product or its performance.
- Past performance is not indicative of future performance.
- The fund is only available to professional investors

Production Information:

Please refer to the offering materials for the below product information. If you have any questions, please contact your Private Banker.

- Product nature
- Key terms and features
- Key risks
- Whether the Fund is principal/downside protected or not
- Whether potential gain may be capped or limited
- Whether there is an early termination features
- Any penalty for early exit
- Whether a secondary market is available

If you have any queries, please contact your Private Banker.

Yours faithfully,
Citi Private Bank