

24 October 2025

Dear Esteemed Investor,

PROPOSED MERGER OF THE J&T MONEY II FUND, A SUB-FUND OF J&T ADVANCED SOLUTIONS SICAV P.L.C. (SV 69) (THE “SCHEME”) INTO THE J&T CREDIT OPPORTUNITIES FUND, ALSO A SUB-FUND OF THE SCHEME.

Background

The board of directors (the “**Board**”) of J&T Advanced Solutions SICAV p.l.c., a public company with variable share capital, registered and incorporated under the laws of Malta, bearing company registration number SV 69, and having its registered office at Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta (the “**Scheme**”) believes that a merger of the J&T Money II Fund, a sub-fund of the Scheme (the “**Merging Fund**”) into the J&T Credit Opportunities Fund (the “**Receiving Fund**”), also a sub-fund of the Scheme (the “**Merger**”), shall be favourable to the Scheme and the underlying investors of the Merging Fund and the Receiving Fund.

The Board has identified the Receiving Fund as a comparable sub-fund to the Merging Fund as the Receiving Fund has similar investment policies to the Merging Fund. The Board believes that the Merger will improve value and operational efficiencies and it will progressively reduce the total expense ratios in the best interests of the respective sub-funds’ investors.

Procedure of the Merger

Approvals

The Board has approved the draft terms of merger (the “**Terms of Merger**”), and the Malta Financial Services Authority (the “**MFSA**”) has issued its no objection to the Merger. A copy of the Terms of Merger is appended hereto and marked as “**Annex A**”.

The founder shareholders of the Scheme approved the Merger through an extraordinary general meeting held on 23 October 2025.

When the Merger will take effect

It is intended that the Merger shall take effect on 1 December 2025 (the “**Merger Date**”).

Consequence of the Merger

A valuation of the assets and liabilities of the Merging Fund and the Receiving Fund will be calculated as at 28 November 2025 or on such date as shall be determined by the Board after the Merger is approved by the MFSA, for the purposes of determining the share exchange ratio (the “**Share Exchange Ratio**”), which will be calculated on 1 December 2025 or on such date as shall be determined by the Board after the Merger is approved by the MFSA (the “**Exchange Ratio Date**”). Said valuation will take place in accordance with the memorandum and articles of association of the Scheme and the offering documentation of the Scheme, the Merging Fund and the Receiving Fund.

As a consequence of the Merger, the Receiving Fund shall acquire all the assets and liabilities of the Merging Fund, and, in consideration thereof, the investors of the Merging Fund shall be issued shares in the Receiving Fund as follows:

- (i) Holders of the Class A (Accumulation) Investor Shares (CZK) of the Merging Fund will be allotted Class B (Accumulation) Investor Shares (CZK) in the Receiving Fund;
- (ii) holders of the Class B (Accumulation) Investor Shares (EUR) of the Merging Fund will be allotted Class A (Accumulation) Investor Shares (EUR) in the Receiving Fund;
- (iii) holders of the Class D (Distribution) Investor Shares (CZK) of the Merging Fund will be allotted Class D (Distribution) Investor Shares (CZK) in the Receiving Fund;
- (iv) holders of the Class I (Accumulation) Investor Shares (CZK) of the Merging Fund will be allotted Class I (Accumulation) Investor Shares (CZK) in the Receiving Fund; and
- (v) holders of the Class C (Accumulation) Investor Shares (USD) of the Merging Fund will be allotted Class C (Accumulation) Investor Shares (USD) in the Receiving Fund.

The share exchange ratio in respect of: (a) the Merging Shares (as defined in the Terms of Merger), expressed in the relevant share class currency, will be determined by dividing the net asset value per share of the Merging Shares, calculated on the Exchange Ratio Date, by the net asset value of the Receiving Shares (as defined in the Terms of Merger), expressed in the relevant share class currency, as at the same date; and (b) the Class C (Accumulation) Investor Shares (USD) in the Merging Fund (expressed in the relevant share class currency) will be determined by dividing the net asset value per share of the Class C (Accumulation) Investor Shares (USD) in the Merging Fund, calculated on the Exchange Ratio Date, by the initial offering price of the New Shares (as defined in the Terms of Merger), expressed in the relevant share class currency, as set out in the fund particulars supplement of the Receiving Fund, as at the same date.

It is anticipated that the Merger will have a minimal impact on the investors of the Merging Fund as such investors will receive shares in the same currency in a similar class of shares in the Receiving Fund.

The investors of the Merging Fund shall have the same rights afforded to them in the Receiving Fund pursuant to the Merger.

Investors' redemption rights

The Board does not expect the Merger to have a material impact on the existing investors of the Merging Fund. In this respect, please find appended hereto and marked as “**Annex B**” the Key Information Documents (the “**KIDs**”) of the investor shares in the Receiving Fund. You should note that both the Merging Fund and the Receiving Fund have been classified as medium to low risk having a synthetic risk and reward indicator of 2 and 3 respectively out of 7. **We emphasise the importance of reading the KIDs in order to be aware of the Receiving Fund's characteristics.**

Notwithstanding the above, you are entitled to:

- (i) repurchase or redeem the shares which you currently hold in the Merging Fund; or

(ii) convert the shares which you currently hold in the Merging Fund into shares in another fund with similar investment policies and managed by the Investment Manager.

Should you wish to exercise any of the rights as aforesaid, kindly send us a request, in a form appended hereto and marked as “**Annex C**”, during the period commencing from the date of this letter and ending on 21 November 2025 at 14:00 hours (CET). No redemption fees will be charged, save for any charges which may be retained to meet divestment costs.

In order to implement the procedures required for the Merger in an orderly and timely manner, the Board has decided that redemption or subscription requests of the shares in the Merging Fund will not be accepted from 25 November 2025 until 28 November 2025. Consequently, any redemption or subscription requests can continue to be made until 21 November 2025 at 14:00 hours (CET). Any redemption or subscription requests received thereafter until or on the Merger Date will be deemed to apply to the Receiving Shares and/or the New Shares and will be processed in the Receiving Fund, after the Merger, in accordance with the offering particulars supplement of the Receiving Fund (this being the dealing day falling on 9 December 2025).

Similarities between Merging Fund and Receiving Fund

No material differences in investment policies and strategies

There are no material differences between the investment policies and strategies of the Merging Fund and the Receiving Fund. Both the Merging Fund and the Receiving Fund currently pursue fixed income strategies of relative similarity, which perpetuates the benefits of consolidating all assets in the Receiving Fund. Schedule 1 of the Terms of Merger (appended hereto in Annex A) sets out a comparison of the investment policies of both sub-funds.

Charges, fees and expenses

The charges, fees and expenses of both the Merging Fund and the Receiving Fund are identical, save that: (i) the investment management fee in relation to the Class I (Accumulation) Investor Shares of the Receiving Fund is higher than the investment management fee charged in relation to the Class I (Accumulation) Investor Shares of the Merging Fund; (ii) the investment management fee in relation to the Class D (Distribution) Investor Shares of the Receiving Fund is lower than the investment management fee charged in relation to the Class D (Distribution) Investor Shares of the Merging Fund; (iii) the depositary fee in relation to the Receiving Fund is higher than the current depositary fees charged to the Merging Fund; and (iv) the minimum administration fee in relation to the Receiving Fund is lower than the current minimum administration fee charged to the Merging Fund. Please refer to Schedule 1 of the Terms of Merger attached herewith which outlines a comparison of the charges, fees and expenses imposed by the Merging Fund and the Receiving Fund.

Valuation criteria and calculating the Share Exchange Ratio

Valuation criteria

KPMG, the Scheme’s auditor, has been entrusted to validate:

- (a) the criteria adopted for valuation of the assets and the liabilities on the Exchange Ratio Date; and
- (b) the calculation method of the exchange ratio as well as the actual exchange ratio determined at the Exchange Ratio Date.

(the “**Validation Report**”).

A copy of the Validation Report may be accessed on or around 1 December 2025 at the Scheme’s registered office, namely, Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta. A copy of the Validation Report may also be requested via email at transferagency@ccfundsolutions.com or by telephone at +356 [2568 8688](tel:25688688).

Calculating the Share Exchange Ratio

Please refer to paragraph 6 of the Terms of Merger (appended hereto in Annex A) for details on the method established for calculating/confirming the Share Exchange Ratio.

The date for calculating/confirming the Share Exchange Ratio is 1 December 2025.

Accruals of the Merging Fund

Any accrued income and expenses of the Merging Fund as at the Merger Date, will be transferred to and acquired by the Receiving Fund on the Merger Date.

General

Other than as stated herein, there are no other expected material changes (nor dilution in performance expected) with respect to the Receiving Fund post-Merger.

The Merger may have tax repercussions for investors of the Merging Fund which may vary depending on the law and regulations of the country of residence, citizenship or domicile, or that of any intermediary through which the investment is made. In the event of doubt, advice should be sought from independent professional or financial tax advisors.

Should you require further information in relation to the Merger, kindly contact the Administrator on the email address transferagency@ccfundsolutions.com.

Yours sincerely,



Name: Roman Hajda

Duly authorised

For and on behalf of

J&T ADVANCED SOLUTIONS SICAV P.L.C.

Annex A –Terms of Merger

MERGER

BETWEEN

J&T MONEY II FUND

(THE “MERGING FUND”)

AND

J&T CREDIT OPPORTUNITIES FUND

(THE “RECEIVING FUND”)

Date: 22 October 2025

These terms of merger (the “**Terms of Merger**”) are drawn up by J&T Advanced Solutions SICAV p.l.c. (SV 69) (the “**Scheme**”) on 22 October 2025 in relation to the merger of the J&T Money II Fund (the “**Merging Fund**”) into the J&T Credit Opportunities Fund (the “**Receiving Fund**”).

1. INTRODUCTION

- 1.1. Subject to any prior approval from the Malta Financial Services Authority (the “**MFSA**”) and corporate or other necessary approvals, the Merging Fund will be acquired by and absorbed into the Receiving Fund.
- 1.2. To this effect:
 - (a) The Merging Fund, on dissolution without going into liquidation, will transfer all of its assets and liabilities to the Receiving Fund;
 - (b) the Class A (Accumulation) Investor Shares, the Class B (Accumulation) Investor Shares, the Class D (Distribution) Investor Shares and the Class I (Accumulation) Investor Shares in the Merging Fund (the “**Merging Shares**”) will be exchanged for such classes of shares in the Receiving Fund as set out in paragraph 7.2(a) of these Terms of Merger (the “**Receiving Shares**”); and
 - (c) a new share class will be created in the Receiving Fund (the “**New Shares**”) to absorb the Class C (Accumulation) Investor Shares in the Merging Fund.
- 1.3. The Scheme, the Merging Fund and the Receiving Fund have been authorised as Alternative Investment Funds (AIFs) in Malta by the MFSA pursuant to the Investment Services Act (Chapter 370 of the Laws of Malta).
- 1.4. The Merging Fund launched on 1 March 2022 and the Receiving Fund launched on 23 December 2020. The effective launch date of the Receiving Shares and the New Shares shall correspond to the Effective Date (as defined below).

2. BACKGROUND AND RATIONALE OF THE MERGER

- 2.1. The board of directors of the Scheme (the “**Board**”) believes that a consolidation of the Merging Shares into the Receiving Shares, together with the consolidation of the Class C (Accumulation) Investor Shares in the Merging Fund into the New Shares, shall be favourable to the Scheme and the underlying investors of the Merging Fund and the Receiving Fund (the Merging Fund and the Receiving Fund shall hereinafter be referred to as the “**Merging Sub-Funds**”).
- 2.2. The Board believes that the Merger will improve value and operational efficiencies, and it will progressively reduce the total expense ratios in the best interests of the Merging Sub-Funds’ respective investors.
- 2.3. It is anticipated that, from a practical perspective, the Merger will have a minimal impact on the investors of the Merging Fund as such investors will receive shares in the same currency in a similar class of shares in the Receiving Fund, calculated in accordance with the share exchange ratio outlined in paragraph 6 below.

3. PROPOSED DATE OF MERGER

- 3.1. The Merging Sub-Funds expect the Merger to take place on 1 December 2025 (the “**Effective Date**”).
- 3.2. The Board shall have the power, as granted by the necessary corporate approvals, to establish a different date of merger. This, in turn, will be communicated to the MFSA and to the Scheme’s relevant investors.

4. THE EXPECTED IMPACT OF THE MERGER ON INVESTORS OF THE MERGING SUB-FUNDS

4.1. Expected Impact of the Merger on Investors of the Merging Fund

- (a) Subject to any prior corporate, regulatory or other necessary approvals, investors of the Merging Fund will become investors of the Receiving Fund on the Effective Date.
- (b) The Merger will be binding on all of the Merging Fund’s investors who have not exercised their right to request the redemption of the Merging Shares and/or the Class C (Accumulation) Investor Shares in the Merging Fund within the timeframe stipulated in paragraph 8 below. Any redemption requests will be executed in accordance with the terms of the memorandum and articles of association of the Scheme (“**M&As**”) and the Offering Document of the Scheme and Fund Particulars Supplements of the Merging Fund and Receiving Fund (collectively, the “**Offering Documents**”) and no redemption fees will be payable save for any charges which may be retained by the Merging Fund to meet divestment costs.
- (c) No subscription fee will be levied within the Receiving Fund as a result of the Merger.
- (d) The Merger may have tax repercussions for investors of the Merging Fund which may vary depending on the law and regulations of the country of residence, citizenship or domicile, or that of any intermediary through which the investment is made. In the event of doubt, advice should be sought from independent professional or financial tax advisors.
- (e) Schedule 1 to these Terms of Merger compares the key features of the Merging Sub-Funds as set out in their respective offering documents.

4.2. Expected Impact of the Merger on the Investors of the Receiving Fund

- (a) The Board does not expect the Merger to have a material impact on the existing investors of the Receiving Fund.
- (b) Notwithstanding the above, investors of the Receiving Fund may make a request, without incurring any charges (other than those retained to meet divestment costs), for the repurchase or redemption of their investor shares in the Receiving Fund prior to the Merger.

5. VALUATION CRITERIA FOR THE ASSETS AND LIABILITIES AS AT THE DATE OF CALCULATION OF THE EXCHANGE RATIO

- 5.1. The valuation of the assets and liabilities of the Merging Sub-Funds will be calculated as at 28 November 2025, as set out in paragraph 7.4 below, in accordance with the M&As and the Offering Documents. The date of calculation of the share exchange ratio shall be 1 December 2025 or on such date as shall be determined by the Board after the Merger is approved by the MFSA (the “**Exchange Ratio Date**”).
- 5.2. The Scheme’s auditor (KPMG) will be entrusted to validate:
- (a) the criteria adopted for the valuation of assets and liabilities on the Exchange Ratio Date; and
 - (b) the calculation method of the exchange ratio and the actual exchange ratio determined on the Exchange Ratio Date.
- 5.3. The MFSA as well as investors of the Merging Sub-Funds shall have free access to a copy of the report prepared by the Scheme’s auditor, on or around 1 December 2025 at the Scheme’s registered office, namely, Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta.

6. CALCULATING THE EXCHANGE RATIO

- 6.1. The share exchange ratio in respect of: (a) the Merging Shares (expressed in the relevant share class currency) will be determined by dividing the net asset value per share of the Merging Shares, calculated on the Exchange Ratio Date, by the net asset value of the Receiving Shares (expressed in the relevant share class currency) as at the same date; and (b) the Class C (Accumulation) Investor Shares in the Merging Fund (expressed in the relevant share class currency) will be determined by dividing the net asset value per share of the Class C (Accumulation) Investor Shares in the Merging Fund, calculated on the Exchange Ratio Date, by the initial offering price of the New Shares (expressed in the relevant share class currency), as set out in the fund particulars supplement of the Receiving Fund, as at the same date.
- 6.2. The administrator of the Scheme, namely CC Fund Services (Malta) Limited, a company registered under the laws of Malta with company registration number C 45733 and registered office situated at 1, Ewropa Business Centre, Triq Dun Karm, Birkirkara, BKR 9034, Malta, will be responsible for: (i) calculating the share exchange ratio in respect of the Merging Shares and the Class C (Accumulation) Investor Shares in the Merging Fund; and (ii) allocating the Receiving Shares and the New Shares (where applicable) to the investors of the Merging Fund.
- 6.3. As set out above, the Scheme’s auditor has been entrusted to validate the calculation method of the exchange ratio and the actual share exchange ratio as at the Exchange Ratio Date.

7. RULES APPLICABLE TO THE TRANSFER OF ASSETS AND THE EXCHANGE OF SHARES

- 7.1. Pursuant to prior corporate, regulatory or other necessary approvals, the Merger will be finalised through: (i) the transfer of the Merging Fund's assets and liabilities to the Receiving Fund; (ii) the Merging Shares will be automatically exchanged, without charge, for newly issued Receiving Shares on the basis of the share exchange ratio; and (iii) the New Shares will be issued to holders of the Class C (Accumulation) Investor Shares in the Merging Fund.
- 7.2. On the Effective Date, the Merger will be implemented in the following manner:
- (a) Investors of the Merging Fund will be issued, in exchange for their Merging Shares, such number of Receiving Shares which will be equivalent to the number of Merging Shares held by them multiplied by the share exchange ratio calculated on the Exchange Ratio Date. The Merging Fund's investors will accordingly become holders of investor shares of the Receiving Fund as follows:
 - The Class A (Accumulation) Investor Shares (CZK) of the Merging Fund will be exchanged for newly issued Class B (Accumulation) Investor Shares (CZK) of the Receiving Fund;
 - the Class B (Accumulation) Investor Shares (EUR) of the Merging Fund will be exchanged for newly issued Class A (Accumulation) Investor Shares (EUR) of the Receiving Fund;
 - the Class D (Distribution) Investor Shares (CZK) of the Merging Fund will be exchanged for newly issued Class D (Distribution) Investor Shares (CZK) of the Receiving Fund;
 - the Class I (Accumulation) Investor Shares (CZK) of the Merging Fund will be exchanged for newly issued Class I (Accumulation) Investor Shares (CZK) of the Receiving Fund; and
 - (b) holders of the Class C (Accumulation) Investor Shares in the Merging Fund will be issued, in exchange for their investor shares in the Class C (Accumulation) Investor Shares in the Merging Fund, such number of New Shares which will be equivalent to the number of Class C (Accumulation) Investor Shares held by them in the Merging Fund multiplied by the share exchange ratio calculated on the Exchange Ratio Date;
 - (c) the assets and liabilities of the Merging Fund shall be transferred to the Receiving Fund; and
 - (d) the Merging Fund shall cease to exist.
- 7.3. In the event that the share exchange ratio does not lead to the full issuance of Receiving Shares or New Shares (as applicable), the Merging Fund's investors will receive fractions of Receiving Shares or New Shares (as applicable) up to four (4) decimal places in the Receiving Fund.
- 7.4. The total value of the Receiving Shares received by the Merging Fund's investors will correspond to the total value of their Merging Shares as at 28 November 2025, this being the day on which the valuation of the assets and liabilities of the Merging Sub-Funds and the net asset value per share of the Merging Shares and the Receiving Shares will be determined. The total value of the

New Shares received by the Merging Fund's investors will correspond to the total value of their Class C (Accumulation) Investor Shares in the Merging Fund as at 28 November 2025, this being the day on which the valuation of the assets and liabilities of the Merging Sub-Funds and the net asset value per share of the Class C (Accumulation) Investor Shares in the Merging Fund will be determined.

- 7.5. The Merging Fund's investors will acquire rights as holders of investor shares of the Receiving Fund as at the Effective Date.
- 7.6. Dealing in the Receiving Shares will re-open on, and dealing in the New Shares will open on, 2 December 2025, and investors will be able to submit subscription and redemption requests as from this date in line with the Receiving Fund's offering supplement. In terms of paragraph 9.1 below, the next dealing date after the Merger in the Receiving Fund will be 9 December 2025.
- 7.7. Notice will be sent to the Merging Fund's investors two working days after the Effective Date to inform them of the number of Receiving Shares and New Shares (as applicable) that have been issued to them pursuant to the Merger.

8. NOTICE TO INVESTORS OF THE MERGING SUB-FUNDS

- 8.1. Prior to the Merger, the Merging Fund's investors may request, without any charge (save for any costs which may be retained by the Merging Fund and/or the Receiving Fund, as applicable to meet divestment costs):
 - (i) the repurchase or redemption of their shares; or
 - (ii) to convert their shares into shares in another fund with similar investment policies and managed by the same investment manager.

This right becomes effective from the moment that the investors have been informed of the Merger and shall cease to exist on 21 November 2025 at 14:00 hours (CET).

9. SUSPENSION IN DEALINGS

- 9.1. In order to implement the procedures required for the Merger in an orderly and timely manner, the Board has decided that redemption or subscription requests from investors of the Merging Sub-Funds will not be accepted from 25 November 2025 until 28 November 2025. Consequently, any redemption or subscription requests can continue to be made until 21 November 2025 at 14:00 hours (CET). Any redemption or subscription requests received thereafter until or on the Effective Date will in all cases be deemed to apply to the Receiving Shares and/or the New Shares and will be processed in the Receiving Fund, after the Merger, in accordance with the offering particulars supplement of the Receiving Fund (this being the dealing day falling on 9 December 2025).

The Board has duly approved these Terms of Merger on 22 October 2025 on behalf of the Merging Sub-Funds.

SIGNATURE PAGE



Name: Roman Hajda

Duly authorised for and on behalf of
J&T Advanced Solutions SICAV p.l.c.
for and in respect of
J&T Money II Fund and
J&T Credit Opportunities Fund

Schedule 1

	Merging Fund	Receiving Fund
Regulatory Authority	Malta Financial Services Authority	Malta Financial Services Authority
Investment Manager	J&T INVESTIČNÍ SPOLEČNOST, A.S.	J&T INVESTIČNÍ SPOLEČNOST, A.S.
Depository	Swissquote Financial Services (Malta) Limited	Swissquote Financial Services (Malta) Limited
Sub-custodian	Komerční Banka, a.s.	Komerční Banka, a.s.
Administrator	CC Fund Services (Malta) Limited	CC Fund Services (Malta) Limited
Investment Advisor	None	None
Auditors	KPMG	KPMG
Investment Objectives and Investment Policies	<u>Investment Objectives:</u> The investment objectives of the Merging Fund are to achieve long term capital appreciation of its investments by investing in corporate bonds, both investment and non-investment grade, with the average credit rating expected to be at the higher end of non-investment grade. The Merging Fund may also invest in convertible bonds, promissory notes, repos and collective investment schemes. These instruments and securities may be issued by or entered into with various entities in various sectors and in different geographical locations subject to the investment restrictions in the Offering Documents. The appreciation of its investments is expected to exceed 3% per annum. Potential Investors in the Merging Fund should also refer to the general principles applicable to each Sub-Fund of the Scheme which appear under the heading	<u>Investment Objectives:</u> The investment objectives of the Receiving Fund are to achieve long term capital appreciation of its investments by investing primarily in corporate bonds, both investment grade and non-investment grade. The average investment grade of the bonds is expected to be at the lower end of investment grade. The Sub-Fund may also invest in government bonds, repos, convertible bonds, and, regulated collective investment schemes investing in, amongst others, bonds, money market investments and third-party promissory notes. These instruments and securities may be issued by or entered into with various entities in any sector and in different geographical locations, subject to the investment restrictions in the Offering Documents. The appreciation of its investments is expected to exceed 5% per annum on a recommended investment horizon of at least 3 years.

	‘Investment Objectives, Policies and Restrictions’ in the Offering Document. The Investment Manager currently does not apply any Environmental, Social and Governance Criteria (ESG criteria) for the Scheme or any of its Sub-Funds. As a result, the Scheme does not apply negative screening to exclude specific sectors or companies based on ESG criteria. The Merging Fund does not aim to achieve long-term capital growth integrating an ESG approach. But this situation may change depending on the regulatory and legal framework. In this case this Prospectus will be updated. <u>Investment Policies:</u> The Investment Manager will seek to achieve the investment objective of the Merging Fund by investing in the following instruments subject to the conditions set out in the Investment Restrictions as explained in the ‘Principle Features of Offer’ sections of the Fund Particulars Supplement: (i) corporate bonds, both investment and non-investment grade, with the average credit rating expected to be at the higher end of non-investment grade. The assets of the Merging Fund can also be invested in: (ii) Convertible bonds, (iii) Regulated Collective Investment Schemes, (iv) Promissory notes, (v) Repos for various asset classes, especially equities and bonds and whether fully or partly collateralised, and (vi) Deposits.	Potential Investors in the Receiving Fund should also refer to the general principles applicable to each Sub-Fund of the Scheme which appear under the heading ‘Investment Objectives, Policies and Restrictions’ in the Offering Document. The Investment Manager currently does not apply any ESG criteria for the Scheme or any of its Sub-Funds. As a result, the Scheme does not apply negative screening to exclude specific sectors or companies based on ESG criteria. The Receiving Fund does not aim to achieve long-term capital growth integrating an ESG approach. But this situation may change depending on the regulatory and legal framework. In that case the Fund Particulars Supplement will be updated. <u>Investment Policies:</u> The Manager will seek to achieve the investment objective of the Receiving Fund by primarily investing in the following instruments, subject to the Investment Restrictions as detailed in the Fund Particulars Supplement: • corporate bonds, both investment grade and non-investment grade. The average investment grade of the bonds is expected to be at the lower end of investment grade. The assets of the Receiving Fund can also be invested in the following instruments, subject to the Investment Restrictions as detailed in the relevant section set out in the Fund Particulars Supplement: • Government Bonds; • Repos for various asset classes; • Convertible bonds; • Promissory Notes, and • Regulated Collective Investment Schemes investing in, amongst
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	Bonds purchased as part of the portfolio of the Merging Fund shall be listed on regulated market. When investing in secured or unsecured promissory notes the Manager will aim to achieve its investment objective by focusing on companies that have the ability to generate sustainable cash flows and return sustainable interest payments to the Merging Fund. When investing in repos the Manager will maintain a preference for at least partly collateralized repos with various counterparties irrespective of the rating of the counterparty. When investing in other collective investment schemes managed by the Merging Fund's Manager (or by an associated or related company) any applicable subscription or redemption charges will be waived. Additionally, for the purposes of efficient portfolio management and hedging purposes, the Merging Fund may enter into transactions (including without limitation, financial future and option contracts, forward currency transactions, interest rate and currency swaps and stock lending activities), which are economically appropriate to the reduction of risk or costs (whether in income or capital terms) and to hedge currency risks. Potential Investors in the Merging Fund are also referred to the general principles applicable to each Sub-Fund of the Company which appear under the heading 'Investment Objectives, Policies and Restrictions' in the Offering Document.	others, bonds, money market investments and third-party promissory notes. Additionally, for the purposes of efficient portfolio management and hedging purposes, the Receiving Fund may enter into transactions (including without limitation, financial futures and option contracts, forward currency transactions, interest rate and currency swaps and stock lending activities), which are economically appropriate to the reduction of risk or costs (whether in income or capital terms) and to hedge currency risks. Potential Investors in the Receiving Fund are also referred to the general principles applicable to each Sub-Fund of the Scheme which appear under the heading 'Investment Objectives, Policies and Restrictions' in the Offering Document.
Voting Rights	In terms of the M&As, voting rights are held by the holders of the Founder Shares and the Investor Shares do not carry any voting rights.	In terms of the M&As, voting rights are held by the holders of the Founder Shares and the Investor Shares do not carry any voting rights.

SSRI (Synthetic Risk and Reward Indicator)	2	3
Reference currency	CZK	EUR
Share Class(es)	• Class A (Accumulation) Investor Shares • Class B (Accumulation) Investor Shares • Class C (Accumulation) Investor Shares • Class D (Distribution) Investor Shares • Class I (Accumulation) Investor Shares	• Class A (Accumulation) Investor Shares • Class B (Accumulation) Investor Shares • Class C (Accumulation) Investor Shares • Class D (Distribution) Investor Shares • Class I (Accumulation) Investor Shares
Base Currency of Share Class(es)	• Class A (Accumulation) Investor Shares – CZK • Class B (Accumulation) Investor Shares – EUR • Class C (Accumulation) Investor Shares – USD • Class D (Distribution) Investor Shares – CZK • Class I (Accumulation) Investor Shares – CZK	• Class A (Accumulation) Investor Shares - EUR • Class B (Accumulation) Investor Shares – CZK • Class C (Accumulation) Investor Shares – USD • Class D (Distribution) Investor Shares- CZK • Class I (Accumulation) Investor Shares - CZK
ISIN	• Class A (Accumulation) Investor Shares – MT7000008959 • Class B (Accumulation) Investor Shares – MT7000008967 • Class C (Accumulation) Investor Shares – MT7000008975 • Class D (Distribution) Investor Shares – MT7000021523 • Class I (Accumulation) Investor Shares – MT7000033577	• Class A (Accumulation) Investor Shares – MT7000006979 • Class B (Accumulation) Investor Shares – MT7000006987 • Class D (Distribution) Investor Shares- MT7000034013 • Class I (Accumulation) Investor Shares - MT7000034021 The ISIN for the Class C (Accumulation) Investor Shares will be obtained prior to the Effective Date.
Dealing Day	The first and fourth Business Day of each calendar week, generally the Monday and the Thursday of each week, and such other	The first Business Day of every week and/or such other day or days as the

	day or days as the Directors may from time to time determine.	directors of the Scheme may from time to time determine.
Subscription Notice Deadline	By 2 p.m. CET of the relevant Dealing Cut-off day.	By 2 p.m. CET of the relevant Dealing Cut-off day.
Subscription Fee	None.	None.
Redemption Fee	None.	None.
Redemption Notice Deadline	By 2 p.m. CET of the relevant Dealing Cut-off day.	By 2 p.m. CET of the relevant Dealing Cut-off day.
Valuation Day	The Business Day preceding a Dealing Day but exceptionally may also be another appropriate Business Day before a Dealing Day, being the day when the closing prices will be taken for use in the calculation of the NAV on the Dealing Day.	The Business Day preceding a Dealing Day, but exceptionally may also be another appropriate Business Day before a Dealing Day, being the day when the closing prices will be taken for use in the calculation of the NAV on the Dealing Day.
Minimum Initial Investment	The minimum initial lump sum investment is the equivalent of CZK 300 in any accepted currency for share classes A and D, EUR 10 for share classes B and E, USD 10 for share classes C and F, and the equivalent of CZK 5,000,000 in any accepted currency for share class I.	The minimum initial lump sum investment for Share Class A is the equivalent of EUR 10 in any accepted currency. The minimum initial lump sum investment for Share Classes B and D is the equivalent of CZK 300 in any accepted currency. The minimum initial lump sum for Share Class I is the equivalent of CZK 1,000,000 in any accepted currency. The minimum initial lump sum investment for the Share Class C is the equivalent of USD 10 in any accepted currency.

Minimum Additional Investment	Additional investments are subject to a minimum of CZK 300 or its equivalent in any accepted currency for share classes A, D and I, EUR 10 for share classes B and E, USD 10 for share classes C and F.	Additional investments in respect of the Share Class A are subject to a minimum of EUR 10 or its equivalent in any accepted currency. Additional investments in respect of the Share Classes B, D and I are subject to a minimum of CZK 300 or its equivalent in any accepted currency and additional investments in respect of the Share Class C are subject to a minimum of USD 10 or its equivalent in any accepted currency.
Minimum Holding Amount	• Class A (Accumulation) Investor Shares – CZK 300. • Class B (Accumulation) Investor Shares – EUR 10. • Class C (Accumulation) Investor Shares – USD 10. • Class D (Distribution) Investor Shares – CZK 300. • Class I (Accumulation) Investor Shares – CZK 5,000,000.	• Class A (Accumulation) Investor Shares: EUR 10. • Class B (Accumulation) Investor Shares: CZK 300. • Class C (Accumulation) Investor Shares – USD 10. • Class D (Distribution) Investor Shares: CZK 300. • Class I (Accumulation) Investor Shares: CZK 1,000,000.
Investment Management Fee	<u>In respect of the Class A (Accumulation), Class B (Accumulation), Class C (Accumulation) and Class D (Distribution) Investor Shares</u> 1% per annum calculated on the NAV on each Valuation Day and payable to the Investment Manager quarterly in arrears within ten (10) business days from the last Dealing Day of the last month of the quarter. <u>In respect of the Class I (Accumulation) Investor Shares</u> 0.5% per annum calculated on the NAV on each Valuation Day and payable to the Investment Manager quarterly in arrears within ten (10) business days from the last Dealing Day of the last month of the quarter.	<u>In respect of the Class A (Accumulation), the Class B (Accumulation) and the Class C (Accumulation) Investor Shares</u> • a fixed management fee of 1.0 % per annum of the NAV of the Sub-Fund attributable to the EUR Class A Shares. All fees shall accrue on Valuation Day and shall be payable quarterly in arrears within ten (10) business days from the last Dealing Day of the last month of the quarter. • a fixed management fee of 1.0 % per annum of the NAV of the Sub-Fund attributable to the CZK Class B Shares. All fees shall accrue on Valuation Day and shall be payable quarterly in arrears within ten (10) business Days from the last Dealing Day of the last month of the quarter.

		• a fixed management fee of 1.0% per annum of the NAV of the Sub-Fund attributable to the USD Class C Shares. <u>In respect of the Class D (Distribution) Investor Shares and Class I (Accumulation) Investor Shares</u> • a fixed management fee of 0.75 % per annum of the NAV of the Sub-Fund attributable to the EUR Class D Shares. • a fixed management fee of 0.75 % per annum of the NAV of the Sub-Fund attributable to the EUR Class I Shares.								
Depository Fee	The Depository shall receive fees on the basis of the NAV of the Merging Fund. A safe custody charge expressed either in fixed amount or in basis points per annum, will be charged on a monthly basis on the average value of the portfolio during that month. <table><tr><th>Fee</th><th>Gross Asset Value</th></tr><tr><td>0.085%</td><td>Minimum EUR 1,000 per month</td></tr></table>	Fee	Gross Asset Value	0.085%	Minimum EUR 1,000 per month	The Depository shall receive fees for safekeeping expressed either in fixed amount or in basis points per annum. Such fee shall be based on the Gross Asset Value of the Receiving Fund and shall be payable monthly in arrears. The table below indicates this fee: <table><tr><th>Fee</th><th>Gross Asset Value</th></tr><tr><td>0.10%</td><td>Minimum EUR 1,000 per month</td></tr></table> Such fee is exclusive of out-of-pocket expenses, RVP/DVP, Settlement Fees, Sub-Custodian Fees and third party fees, which will be paid by and out of the assets of the Sub-Fund.	Fee	Gross Asset Value	0.10%	Minimum EUR 1,000 per month
Fee	Gross Asset Value									
0.085%	Minimum EUR 1,000 per month									
Fee	Gross Asset Value									
0.10%	Minimum EUR 1,000 per month									
Sub-Custodian Fee	The Sub-Custodian shall receive fees on the basis of NAV of the Merging Fund. A safe custody charge expressed either in fixed amount or in basis points per annum, will be charged on a monthly basis on the average value of the portfolio during that month. The table below indicates this charge per country and investment type:	The Sub-Custodian shall receive fees on the basis of NAV of the Receiving Fund. A safe custody charge expressed either in fixed amount or in basis points per annum, will be charged on a monthly basis on the average value of the portfolio during that month. The table below indicates this charge per country and investment type:								

	<table><tr><td>Safekeeping fees:</td><td></td></tr><tr><td>Fixed Income, Equities - Czech Republic</td><td>1,5 bps p.a.+Czech Central Depository Costs external costs</td></tr><tr><td>Fixed Income (excluding Czech Republic)</td><td>from 3 bps p.a. to 20 bps p.a.</td></tr><tr><td>Eurobonds</td><td>3 bps p.a.</td></tr><tr><td>Bonds (excluding Eurobonds)</td><td>up to 70 bps p.a.</td></tr><tr><td>Equities (excluding Czech Republic)</td><td>from 8 bps p.a. to 20 bps p.a.</td></tr></table>	Safekeeping fees:		Fixed Income, Equities - Czech Republic	1,5 bps p.a.+Czech Central Depository Costs external costs	Fixed Income (excluding Czech Republic)	from 3 bps p.a. to 20 bps p.a.	Eurobonds	3 bps p.a.	Bonds (excluding Eurobonds)	up to 70 bps p.a.	Equities (excluding Czech Republic)	from 8 bps p.a. to 20 bps p.a.	<table><tr><td>Safekeeping fees:</td><td></td></tr><tr><td>Fixed Income, Equities - Czech Republic</td><td>1,5 bps p.a.+Czech Central Depository Costs</td></tr><tr><td>Fixed Income (excluding Czech Republic)</td><td>from 3 bps p.a. to 20 bps p.a.</td></tr><tr><td>Eurobonds</td><td>3 bps p.a.</td></tr><tr><td>Bonds (excluding Eurobonds)</td><td>up to 70 bps p.a.</td></tr><tr><td>Equities (excluding Czech Republic)</td><td>from 8 bps p.a. to 20 bps p.a.</td></tr></table>	Safekeeping fees:		Fixed Income, Equities - Czech Republic	1,5 bps p.a.+Czech Central Depository Costs	Fixed Income (excluding Czech Republic)	from 3 bps p.a. to 20 bps p.a.	Eurobonds	3 bps p.a.	Bonds (excluding Eurobonds)	up to 70 bps p.a.	Equities (excluding Czech Republic)	from 8 bps p.a. to 20 bps p.a.				
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Mutual funds- Euroclear	800 CZK																													
Administration Fee	The Administrator shall receive, for the performance of its services under the Administration Agreement, an administration fee on the basis of the NAV of the Merging Fund as follows:	The Administrator shall receive, for the performance of its services under the Administration Agreement, an administration fee on the basis of the NAV of the Receiving Fund as follows:																												
	<table><tr><td>Fund Size</td><td>% of Net Asset Value</td></tr><tr><td>< €25 million</td><td>0.100% p.a.</td></tr></table>	Fund Size	% of Net Asset Value	< €25 million	0.100% p.a.	<table><tr><td>Fund Size</td><td>% of Net Asset Value</td></tr><tr><td>< €25 million</td><td>0.100% p.a.</td></tr></table>	Fund Size	% of Net Asset Value	< €25 million	0.100% p.a.																				
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	> €25 million to €50 million	0.080% p.a.	> €25 million to €50 million	0.080% p.a.
	> >€50 million to 75 million	0.070% p.a.	> >€50 million to 75 million	0.070% p.a.
	>€75 million to €100 million	0.060% p.a.	>€75 million to €100 million	0.060% p.a.
	any amounts in excess of €100 million	0.050% p.a.	any amounts in excess of €100 million	0.050% p.a.
	Administration fees are subject to a minimum fee of EUR 31,000 per annum and include two valuations per calendar week up to a maximum of two share classes. Additional share classes created will be charged a fee of EUR 500 per annum per class. The above include the distribution of the sub-fund prices of up to a maximum of two financial pricing/data vendors. The Administrator is also entitled to a fee of EUR 1,500 per annum at SICAV level and EUR 1,000 per sub-fund per annum in respect of the preparation of financial statements (excluding the preparation of the Annual Fund Return). The Administrator is also entitled to a fee of EUR 1,000 per annum at SICAV level for the registered office services.		Administration fees are subject to a minimum fee of EUR 18,000 per annum and include up to a maximum of two share classes. Additional share classes created will be charged a fee of EUR 500 per annum per class. The above include the distribution of the sub-fund prices of up to a maximum of two financial pricing/data vendors. The Administrator is also entitled to a fee of EUR 1,500 per annum at SICAV level and EUR 1,000 per sub-fund per annum in respect of the preparation of financial statements. The Administrator is also entitled to a fee of EUR 1,000 per annum at SICAV level for the registered office services.	
Performance Fee	None.		None.	
Switching / Conversion Fee	No Switching Fee is payable by the Shareholders.		No Switching Fee is payable by the Shareholders.	
End of Financial Year	31 December		31 December	

Annex B - KIDs

Purpose

This document provides you with the 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

J&T CREDIT OPPORTUNITIES FUND a Sub-Fund of J&T Advanced Solutions SICAV p.l.c

Accurate as of: _____

The Sub-Fund is a segregated portfolio whose assets and liabilities are to be treated as a patrimony separate from the assets and liabilities of each other Sub-fund and of the Company. The different Classes of Investor Shares in the Sub-Fund do not constitute segregated portfolios. Please refer to the Offering Memorandum for further details.

A holder of Investor Shares may exchange all or part of such holding into Investor Shares in another Sub-Fund or in a different Class of Investor Shares of the same Sub-Fund. Please refer to the Offering Supplement for further details.

Manufacturer of the product is **J&T Advanced Solutions SICAV p.l.c.**, Ewropa Business Centre, Dun Karm Street, Birkirkara, BKR 9034 Malta, reg. number SV69.

Investment Manager of the Sub-Fund is **J&T INVESTIČNÍ SPOLEČNOST**, Praha 8, Sokolovská 700/113a, Postal code 18600, reg. number 476 72 684, www.jtis.cz.

Contact details: info@jtis.cz T +420 800 149 172.

The Fund is authorized in Malta and **regulated by the Malta Financial Services Authority**, Notabile Road, BKR 3000, Attard, Malta, www.mfsa.com.mt

J&T INVESTIČNÍ SPOLEČNOST, a.s. is authorized in the Czech Republic and **regulated by the Czech National Bank**, Praha 1, Na Příkopě 28, Postal code 115 03, www.cnb.cz. **J&T INVESTIČNÍ SPOLEČNOST, a.s.** is supervised by the Czech National Bank in respect of key information document.

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

What is this product?

Type

Retail Alternative Investment Fund.

Representative Share Classes: This document in respect of the Class B CZK (ISIN MT7000006987) is a representative key investor information document for other share classe issued by the Fund, namely Class A EUR (ISIN MT7000006979), Class C USD (ISIN _____), Class D CZK (ISIN MT70000034013) and Class I CZK (ISIN MT70000034021). Information about other share class can be obtained from your financial advisor or distributor.

Fund Depository: Swissquote Financial Services (Malta) Ltd, Fino Buildings, 2nd Floor, Notabile Road, Mriehel BKR 3000, Malta, reg. number C57936, <https://en.swissquote.com>.

For the further information about this product, including Offering Memorandum and Offering Supplement, latest annual report and the latest price of shares refer free of charge in English to the fund's management company at Sokolovská 700/113a, PSČ 18600, Prague 8, Czech Republic and from www.jtis.cz.

Term

The term of the Fund is unlimited and therefore there is no maturity date. The Manufacturer may not unilaterally terminate the Fund, however, the directors of the Fund may in certain circumstances set out in the Prospectus and constitutive document of the Fund, unilaterally terminate the Fund. Investor is entitled for the send a request for redemption anytime. Redemption process is under usual circumstances processed bi-weekly.

Objectives

The fund seeks to achieve long term capital appreciation of its investments by investing primarily in corporate bonds, both investment grade and non-investment grade. The average investment grade of the bonds is expected to be at the lower end of investment grade. The fund may also invest in government bonds, repos, convertible bonds, regulated collective investment schemes investing in, amongst others, bonds, money market investments and third party promissory notes. These instruments and securities may be issued by or entered into with various entities in any sector and in different geographical locations, subject to the investment restrictions as described below. The primary investment sectors should be energy, utilities, industrials, financials and development and primary locations Western Europe, the USA and Central and Eastern Europe.

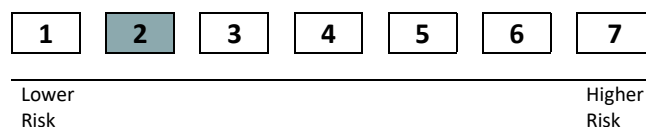
The fund does not aim to follow or copy any quantitative benchmark. Fund use derivatives or other techniques for the purpose of hedging and investment strategy fulfillment. Gains of the fund are primarily reinvested.

Intended retail investor

This product is intended for investors who plan to stay invested for at least 3 years and are prepared to take medium – low level of risk of loss to their original capital in order to get a **medium potential return**. It is designed to form part of a portfolio of investments.

What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes you keep the product at least 3 years.

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 3 out of 7, which is medium - low risk class.

This product does not include any protection from future market performance so you could lose some or all of your money. Beside the risks included in risk indicator, other risks may affect the fund performance. Please refer to the Offering Memorandum and Offering Supplement available free of charge at www.jtis.cz.

Be aware of risks below:

Overall Investment Risk. All investments in securities risk the loss of capital. The investment techniques and strategies and the nature of the securities to be purchased and traded by the underlying assets may increase this risk. Many unforeseeable events may cause sharp market fluctuations, which could adversely affect the fund and the underlying investments. Changes in economic conditions, including, for example interest rates, inflation rates, industry conditions, competition, technological developments, political events and trends, changes to tax laws and innumerable other factors, can substantially and adversely affect the performance of the underlying assets or instruments.

Market Risk. The assets and liabilities of the Company and its Sub-Funds are as a general rule subject to normal market fluctuations and other risks inherent in owning such assets and assuming such liabilities. The value of investments and the income therefrom, and therefore the value of and income from Investor Shares relating to the Fund can go down as well as up and an investor may not get back the amount he invests.

Currency Risk. The Fund may invest in other currencies. As a result, changes in the rates of exchange between currencies may cause the value of the shares to go up or down.

Credit Risk. Bonds or other debt securities held by the Fund involve credit risk represented by the possibility of default by the issuer. Securities which are subordinated and/or have a lower credit rating are generally considered to have a higher credit risk and a greater possibility of default than more highly rated and/or unsubordinated securities. In the event that any issuer of bonds or other debt securities experiences financial or economic difficulties, this may affect the value of the relevant securities and any amounts paid on such securities. This may in turn affect the NAV per Share.

Liquidity Risk. Certain types of assets or securities may be difficult to buy or sell, particularly during adverse market conditions. This may affect the ability to obtain prices for the assets held by a Fund and may therefore prevent the calculation of the NAV per Share and/or the raising of cash to meet redemptions of Investor Shares in the Fund.

Issuer Risk. The value of a security may decline for a number of reasons which directly relate to the issuer, such as management performance, financial leverage and reduced demand for the issuer's goods or services. A high portion of the fund may be invested in credit instruments without investment grade, which may cause higher volatility and risk to the principal amount invested in comparison to investment grade issues.

Market Fluctuations. The fund's investments are subject to fluctuations in the asset values of the underlying assets and the risks inherent in all investments and there are no assurances that capital appreciation will occur.

Bonds without investment grade and Restructuring Risk. Investment in bonds without investment grade is subject to certain risk as credit situation of the issuer may worsen during the time and the issuer may fall in to insolvency with low ability to pay out its debts. Restructuring risk refers to the risk that the value of an investment will decrease due to the restructuring of bond by issuers. Interest rates may change during the time and negatively affect the price of the investments, primarily bonds. Generally, rise in interest rates may result in a drop of bonds prices and rise in expected yields to maturity and decline in interest rates may result in rise of bond prices and decline in yields to maturity.

Sustainability Risk. A sustainability risk is an environmental, social or governance event (ESG) that , if it occurs, could cause an actual or a potential material negative impact on the value of investments. For further information in respect of ESG integration into investment decision making process please refer to investment manager website: <https://www.jtis.cz/download/5/4/6/Informace-o-zaclenovani-rizik-udrzitelnosti-do-investicnich-rozhodnuti.pdf>

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Performance Scenarios

What you get from this product will vary depending on how the market performs and how long you keep the investment. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Scenario	YEAR	2026 1 year	2028 3 years
Stress	What you might get back after Cost	6 530 EUR	8 740 EUR
	Average Return Each Year	-34,67 %	-4,39 %
Unfavourable	What you might get back after Cost	9 260 EUR	9 900 EUR
	Average Return Each Year	-7,40 %	-0,35 %
Moderate	What you might get back after Cost	10 370 EUR	10 860 EUR
	Average Return Each Year	3,70 %	2,77 %
Favourable	What you might get back after Cost	11 320 EUR	12 230 EUR
	Average Return Each Year	13,18 %	6,95 %

This table shows the money you could get back over the next 3 years, under different scenarios, assuming that you invest 10 000 EUR or equivalent. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment. Stress scenario shows the money you might get back during the extraordinary market circumstances, however does not reflect the situation when we are not able to pay you. Unfavourable scenario occurred for an investment between 12/2019 and 10/2022. Moderate scenario occurred for an investment between 10/2021 and 10/2024. Favourable scenario occurred for an investment between 09/2022 and 09/2025.

The figures shown include all the costs of the product itself, however do not include the costs or your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if J&T Advanced Solutions p.l.c. is unable to pay out?

If we are not able to pay out what we owe you, you are not covered by any national compensation scheme. To protect you, the assets are held with a separate company, a depository. The assets of each Sub-Fund are held separately within the J&T Advanced Solutions SICAV p.l.c. Should we default, the depository would liquidate the investments and distribute the proceeds to the investor. In the worst case, however you could lose your entire investment.

What are the costs?

The person selling you 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.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 10 000 EUR is invested

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, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for three different holding periods. The figures assume you invest 10 000 EUR. The figures are estimates and may change in the future.

Investment 10 000 EUR

If you cash in after	1 year	3 years
Total Costs	138 CZK	414 CZK
Impact on Return (RIY) per year (*)	1,38 %	1,38 %

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5,63 % before costs and 4,25 % after costs.

Composition of Costs

The table shows how the impact each year of the different type of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different categories.

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	The person selling you the product will inform you of the actual charge. We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	1,38% of the value of your investment per year. This is an estimate based on actual costs over the last year.	135 EUR
Transaction costs	0,04% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	3 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 EUR

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

Recommended holding period: 3 years

This product is designed for at least 3 years. You should be prepared to stay invested for at least 3 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer. Redemptions are possible on a weekly basis.

How can I complain?

If you have any complaints, you can send it in Czech or English to: CC Fund Services (Malta) Limited, Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta, cosec@ccfundservices.com

Please include your name, address, contact details and description of the issue including relevant documentation.

Other relevant information

Further information on the past performance of the Fund can be found at www.jtis.cz, which covers past performance information for 10 years. This also includes past performance scenario calculations.

Fund Administrator and Registrar: CC Fund Services (Malta) Limited, Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta, reg. number 45733, www.ccfundservices.com

Sub-Custodian of the fund: Komerční banka, a.s. with registered office Praha 1, Na Příkopě 33 čp. 969, PSČ 11407, Česká republika, reg. number 453 17 054, www.kb.cz

SDĚLENÍ KLÍČOVÝCH INFORMACÍ

J&T Advanced Solutions SICAV p.l.c. - J&T CREDIT OPPORTUNITIES FUND

1. ÚČEL

V tomto sdělení naleznete klíčové informace o tomto investičním produktu. Nejedná se o propagační materiál. Poskytnutí těchto informací vyžaduje zákon s cílem pomoci Vám porozumět podstatě, rizikům, nákladům, možným výnosům a ztrátám spojeným s tímto produktem a porovnat jej s jinými produkty.

2. PRODUKT

J&T CREDIT OPPORTUNITIES FUND je podfond společnosti J&T Advanced Solutions SICAV p.l.c.

datum vyhotovení: _____

Podfond představuje oddělené portfolio, jehož aktiva a pohledávky jsou odděleny od aktiv a pohledávek ostatních Podfondů a aktiv a pohledávek Společnosti. Rozdílné třídy akcií v rámci jednoho Podfondu nepředstavují oddělená portfolio. Více podrobností naleznete v Informačním dodatku a Nabídkovém memorandu.

Držitel Investorských akcií může vyměnit celou nebo část takového držení za Investorské akcie v jiném Podfondu nebo v jiné Třídě Investorských akcií stejného Podfondu. Další podrobnosti naleznete v Informačním dodatku a Nabídkovém memorandu.

Tvůrcem produktu je J&T Advanced Solutions SICAV p.l.c, se sídlem Ewropa Business Centre, Dun Karm Street, Birkirkara, BKR 9034 Malta, Registrační číslo: SV69.

Investičním manažerem Podfondu je J&T INVESTIČNÍ SPOLEČNOST, a.s., se sídlem Sokolovská 700/113a, Karlín, 186 00 Praha 8, IČO: 476 72 684, www.jtis.cz. Kontakt: info@jtis.cz T: +420 800 149 172.

Fond má licenci na Maltě a podléhá dohledu Malta Financial Services Authority, se sídlem Notabile Road, BKR 3000, Attard, Malta, www.mfsa.com.mt

J&T INVESTIČNÍ SPOLEČNOST, a.s. má licenci v České republice a podléhá dohledu České národní banky, se sídlem Praha 1, Na Příkopě 28, PSČ 115 03. Česká národní banka je odpovědná za dohled nad investiční společností ve vztahu ke sdělení klíčových informací.

Chystáte se zakoupit produkt, který není jednoduchý a může být obtížné mu porozumět.

3. O JAKÝ PRODUKT SE JEDNÁ?

- 3.1. **Typ produktu:** Produktem je investorská akcie podfondu alternativního investičního fondu pro retailové investory v právní formě akciové společnosti s proměnným základním kapitálem. Třídy Investorských akcií: Tento dokument týkající se: Třídy A EUR (ISIN MT7000006979) představuje dokument s klíčovými informacemi také pro investory pro ostatních tříd akcií vydávaných podfondem, konkrétně: Třída B CZK (ISIN MT7000006987), Třída C USD, (ISIN MT _____), Třída D CZK (ISIN MT7000034013) a Třída I CZK (ISIN MT7000034021). Informace o jiné třídě akcií můžete získat od svého finančního poradce nebo autorizovaného distributora.

Depozitářem podfondu je Swissquote Financial Services (Malta) Ltd, Fino Buildings, 2nd Floor, Notabile Road, Mriehel BKR 3000, Malta, Registrační číslo: C57936, <https://en.swissquote.com>.

Další informace a dokumenty o produktu, včetně Nabídkového memoranda a Informačního dodatku, výroční zprávy a aktuální ceny investorské akcie budou investorovi bezplatně poskytnuty v anglickém jazyce manažerem podfondu na adrese Sokolovská 700/113a, PSČ 18600, Praha 8, Česká republika a prostřednictvím webových stránek www.jtis.cz.

- 3.2. **Doba trvání.** Fond je vytvořen na dobu neurčitou. S ohledem na tuto skutečnost neexistuje žádné datum splatnosti investice. Investor má právo kdykoliv požádat o odkup podílových listů. Ředitelé Fondu mohou za určitých okolností stanovených v Zakladatelské dokumentaci Fondu podfond jednostranně ukončit. Investor má právo kdykoliv požádat o odkup investorských akcií. Vypořádání žádostí o odkup investorských akcií probíhá obvykle jednou týdně.

- 3.3. **Investiční cíle.** Podfond usiluje o dlouhodobé zhodnocení kapitálu investováním do korporátních dluhopisů s investičním i neinvestičním ratingem. Průměrné kreditní hodnocení dluhopisů se očekává na dolní hranici investičního spektra. Fond může také investovat do státních dluhopisů, repo operací, konvertibilních dluhopisů, nástrojů kolektivního investování, mimo jiné dluhopisů, nástrojů peněžního trhu a směnek třetích stran. Uvedené nástroje a cenné papíry mohou být emitovány nebo vstupovat do různých entit v různých sektorech, geografických oblastech v souladu s definovanými investičními omezeními. Hlavními investičními sektory by měly být energetika, utility, průmysl, finance a development v oblastech západní Evropy, USA a střední a východní Evropy

Podfond nesleduje, nekopíruje a nehodlá sledovat ani kopírovat žádný určitý index nebo jiný finanční kvantitativně vyjádřený ukazatel (benchmark). Podfond používá deriváty nebo jiné techniky k obhospodařování fondu za účelem zajištění i za účelem plnění investiční strategie. Výnosy fondu jsou primárně plně reinvestovány.

- 3.4. **Zamýšlený retailový investor.** Tento produkt je určen investorům, kteří zamýšlí být zainvestováni alespoň 3 roky a jsou připraveni nést středně nízké riziko ztráty investovaných prostředků za účelem dosažení středně potenciálního výnosu. Produkt je strukturován jako část investičního portfolio.

4. JAKÁ PODSTUPUJI RIZIKA A JAKÉHO VÝNOSU BYCH MOHL DOSÁHNOUT?

Indikátor rizika

<= Obvykle nižší riziko			Obvykle vyšší riziko =>			
<= Nižší riziko			Vyšší riziko =>			
1	2	3	4	5	6	7

- 4.1. Ukazatel rizika předpokládá, že si produkt ponecháte alespoň 3 roky.

Souhrnný ukazatel rizik je vodítkem pro úroveň rizika tohoto produktu ve srovnání s jinými produkty. Ukazuje, jak je pravděpodobné, že produkt přijde o peníze v důsledku pohybů na trzích, nebo protože Vám nejsme schopni zaplatit. Zařadili jsme tento produkt do třídy SRI 3 ze 7, což je středně nízká třída rizik. Tento produkt nezahrnuje žádnou ochranu proti budoucí výkonnosti trhu, takže byste mohli přijít o část svých investic

nebo o všechny. Kromě tržních rizik, která jsou zahrnuta v souhrnném ukazateli, existují další rizika, která mohou ovlivnit výkonnost podfondu. Bližší informace naleznete v Nabídkovém memorandu a Informačním dodatku, které jsou bezplatně k dispozici na www.jtis.cz.

Hlavní rizika, se kterými se investor může setkat v souvislosti se svou investicí do podfondu, jsou:

- Obecné investiční riziko: Investice do cenných papírů jsou vystaveny riziku ztráty kapitálu. Riziko může být umocněno zvolenou technikou investování, vybranou strategií či povahou cenných papírů určených k nákupu a obchodování s podkladovými aktivy. Neočekávané události mohou zapříčinit tržní fluktuace a mít negativní dopad na podfond a jeho aktiva. Změny ekonomických podmínek, zahrnující například úrokové sazby, míru inflace, vývoj v odvětví, konkurenci, technologický pokrok, politické události a trendy, úpravy daňových zákonů a další blíže nespecifikované faktory mohou významně a negativně ovlivnit výnosy podkladových aktiv a instrumentů.
- Tržní riziko: Aktiva a pasiva společnosti jejího dílčího fondu obecně podléhají běžné fluktuaci trhu a dalším rizikům, která vyplývají z vlastnictví takového jmění a takových závazků. Hodnota investic a výnosu z nich, a tedy hodnota a výnos z akcií investorů může u každého dílčího fondu klesat i narůstat a investor nemusí dostat zpět investovanou částku.
- Měnové riziko: Podfond může také investovat do jiných měn. Následkem toho mohou změny ve směnných kurzech vést k poklesu či navýšení hodnoty akcií.
- Úvěrové riziko: Dluhopisy nebo jiné dluhové cenné papíry, které podfond vlastní, zahrnují v sobě úvěrové riziko, které spočívá v možnosti selhání na straně emitenta. Cenné papíry, které jsou podřízené nebo mají nižší úvěrové hodnocení, se obecně posuzují jako více rizikové z hlediska úvěru a s větší možností selhání než u výše hodnocených nebo nepodřízených cenných papírů. V případě, že se emitent dluhopisu nebo jiného dluhového cenného papíru ocitne ve finančních nebo hospodářských potížích, může to mít vliv na hodnotu daných cenných papírů a na částky z nich vyplácené. To může tedy ovlivnit čistou hodnotu jmění na akcii.
- Riziko nedostatečné likvidity: Některé typy aktiv nebo cenných papírů je obtížné nakoupit nebo prodat, zejména za nepříznivých podmínek na trhu. To může ovlivnit možnost obdržet cenu aktiv a znemožnit výpočet čisté hodnoty jmění na akcii nebo navýšení hotovosti pro splnění požadavků na odkupy ze strany investorů.
- Riziko emitenta: Hodnota cenného papíru může poklesnout z mnoha důvodů, které přímo souvisí s emitentem, jako například výkonnost managementu, míra úvěrového financování a pokles poptávky po zbožích a službách společnosti. Významná část podfondu může být zainvestována v kreditních instrumentech bez investičního ratingu, které mohou mít za následek vyšší kolísavost ceny a vyšší riziko nesplacení jistiny ve srovnání s nástroji s investičním ratingem.
- Tržní fluktuace: Investice ve podfondu jsou vystaveny kolísavosti cen podkladových aktiv a rizikům spojeným s investováním a nejsou zárukou kapitálového zhodnocení.
- Dluhopisy bez investičního ratingu a riziko restrukturalizace: Investice do dluhopisů bez investičního ratingu jsou vystaveny rizikům jako například zhoršení kreditního profilu emitenta v čase a insolvence s omezenou možností hradit závazky. Riziko restrukturalizace představuje riziko poklesu hodnoty dluhopisu v důsledku restrukturalizace dluhu emitentů. Úrokové sazby se mohou v čase měnit a negativně ovlivňovat ceny investičních nástrojů, zejména dluhopisů. Obecně má růst úrokových sazeb za následek pokles cen dluhopisů a růst výnosů do splatnosti. Pokles úrokových sazeb má za následek růst cen dluhopisů a pokles výnosů do splatnosti.
- Riziko udržitelnosti: Riziko udržitelnosti je environmentální, sociální nebo událost v oblasti ESG, která, pokud nastane, může mít skutečný nebo potenciální významný negativní dopad na hodnotu investic. Více o začleňování rizik udržitelnosti do investičních rozhodnutí najdete na našich webových stránkách: <https://www.jtis.cz/download/5/4/6/Informace-o-zaclenovani-rizik-udrzitelnosti-do-investicnich-rozhodnuti.pdf>.

- 4.2. **Scénáře výkonnosti.** Co z tohoto produktu získáte, závisí na budoucí výkonnosti trhu a na době, jak dlouho si produkt ponecháte. Budoucí vývoj trhu je nejistý a nelze jej s přesností předvídat. Uvedený nepříznivý, umírněný a příznivý scénář jsou příklady znázorňující nejhorší, průměrný a nejlepší výkonnost produktu za posledních 10 let. Trhy se mohou v budoucnu vyvíjet velmi odlišně.

Doporučená doba držení:		3 roky	
Příklad investice		10 000 EUR	
Scénáře		1 rok	3 roky
Stresový	Kolik byste mohli získat zpět po odečtení nákladů	6 530 EUR	8 740 EUR
	Průměrný každoroční výnos	-34,67 %	-4,39 %
Nepříznivý	Kolik byste mohli získat zpět po odečtení nákladů	9 260 EUR	9 900 EUR
	Průměrný každoroční výnos	-7,40 %	-0,35 %
Umírněný	Kolik byste mohli získat zpět po odečtení nákladů	10 370 EUR	10 860 EUR
	Průměrný každoroční výnos	3,70 %	2,77 %
Příznivý	Kolik byste mohli získat zpět po odečtení nákladů	11 320 EUR	12 230 EUR
	Průměrný každoroční výnos	13,18 %	6,95 %

Tato tabulka uvádí peněžní prostředky, které byste mohli získat zpět za příští 3 roky podle různých scénářů za předpokladu, že investujete 10 000 EUR či ekvivalent této částky. Uvedené scénáře ilustrují, jak by Vaše investice mohla fungovat. Můžete je porovnat se scénáři jiných produktů. Uvedené scénáře jsou odhadem budoucí výkonnosti založeným na důkazech z minulosti o tom, jak variuje hodnota této investice, a nejsou přesným ukazatelem. To, co získáte, se bude lišit v závislosti na výkonnosti trhu a na tom, jak dlouho si investici necháte. Stresový scénář ukazuje, co byste mohli získat zpět za extrémních tržních podmínek, a nebere v potaz situaci, kdy Vám nejsme schopni zaplatit. K nepříznivému scénáři došlo u investice mezi 12/2019 až 10/2022. K umírněnému scénáři došlo u investic mezi 10/2021 a 10/2024. K příznivému scénáři došlo u investic mezi 09/2022 a 09/2025.

Uvedené údaje zahrnují veškeré náklady samotného produktu, ale nemusí zahrnovat veškeré náklady, které zaplatíte svému poradci nebo distributorovi. Údaje neberou v úvahu Vaši osobní daňovou situaci, která může rovněž ovlivnit, kolik získáte zpět.

5. CO SE STANE, KDYŽ INVESTIČNÍ SPOLEČNOST NENÍ SCHOPNA USKUTEČNIT VÝPLATU?

Pokud nejsme schopni vyplatit to, co vám dlužíme, nevztahuje se na vás žádný národní systém odškodnění. Abychom vás ochránili, jsou aktiva držena u samostatné společnosti, depozitáře. Aktiva každého podfondu jsou držena odděleně v rámci J&T Advanced Solutions SICAV p.l.c. V případě selhání by depozitář investice zlikvidoval a výtěžek by rozdělil investorům. V nejhorším případě však můžete přijít o celou svou investici.

6. S JAKÝMI NÁKLADY JE INVESTICE SPOJENA?

Osoba, která Vám tento produkt prodává nebo Vám o něm poskytuje poradenství, Vám může účtovat jiné náklady. Pokud tomu tak je, poskytně Vám informace o těchto nákladech a o tom, jak ovlivňují Vaši investici, tato osoba.

6.1. Náklady v čase. Tabulky uvádějí částky, kterými jsou z vaší investice hrazeny různé druhy nákladů. Tyto částky závisí na výši Vaší investice, délce držení produktu. Částky uvedené v této tabulce jsou příklady založené na vzorové výši investice a různých možných obdobích investice.

Předpokládali jsme, že:

(a) v prvním roce byste získali zpět částku, kterou jste investovali (0% roční výnos); v případě ostatních dob držení jsme předpokládali výkonnost produktu podle umírněného scénáře,

(b) je investováno 10 000 EUR

Snížení výnosu (RIY) ukazuje, jaký dopad budou mít celkové náklady, které zaplatíte, na výnos investice, který byste mohli získat. Celkové náklady zohledňují jednorázové, průběžné a vedlejší náklady. Zde uvedené částky jsou kumulativní náklady produktu samotného po dvě různé doby držení. Údaje předpokládají, že investujete 10 000 EUR. Tyto údaje jsou odhady a mohou se v budoucnosti změnit.

Scénáře	1 rok	3 roky
Náklady celkem	138 Kč	414 Kč
Dopad ročních nákladů (*)	1,38 %	1,38 %

(*) Tento údaj uvádí, jak náklady každoročně za dobu držení snižují Váš výnos. Například ukazuje, že pokud investici ukončíte v doporučené době držení, bude Váš předpokládaný průměrný roční výnos činit 5,63 % před odečtením nákladů a 4,25 % po odečtení nákladů.

6.2. Skladba nákladů

Tabulka ukazuje, jaký dopad každý rok různého typu nákladů na návratnost investice můžete získat na konci doporučené doby držení a význam jednotlivých kategorií.

Jednorázové náklady při vstupu nebo výstupu		Pokud investici ukončíte po uplynutí jednoho roku
Náklady na vstup	Osoba, která Vám produkt prodává, Vám sdělí skutečnou výši poplatku. Neúčtujeme žádný vstupní poplatek.	0 EUR
Náklady na výstup	U tohoto produktu neúčtujeme žádný výstupní poplatek ovšem osoba, která Vám tento produkt prodává tak může učinit.	0 EUR
Průběžné náklady účtované každý rok		
Poplatky za vedení a jiné správní nebo provozní náklady	1,35 % hodnoty Vaší investice za rok. Jedná se o odhad založený na skutečných nákladech za minulý rok.	135 EUR
Transakční náklady	0,03 % hodnoty Vaší investice za rok. Jedná se o odhad nákladů vzniklých při nákupu a prodeji podkladových investic pro produkt. Skutečná částka se bude lišit v závislosti na nakupovaném a prodávaném objemu.	3 EUR
Vedlejší náklady za určitých podmínek		
Výkonnostní poplatky	U tohoto produktu se neplatí žádný výkonnostní poplatek.	0 EUR

7. JAK DLOUHO BYCH MĚL INVESTICI DRŽET? MOHU SI PENÍZE VYBRAT PŘEDČASNĚ?

Doporučená doba držení Je 3 roky. Tento produkt je určen na minimálně 3 roky. Měli byste být připraveni zůstat zainvestováni alespoň 3 roky. Nicméně je možné kdykoliv bez výstupní srážky podat prostřednictvím autorizovaného distributora žádost o odkup administrátorovi podfondu nebo držet investorské akcie delší dobu. Odkupy probíhají jednou týdně.

8. JAKÝM ZPŮSOBEM MOHU PODAT STÍŽNOST?

Stížnost lze uplatnit v českém nebo anglickém jazyce dopisem zaslaným na adresu: CC Fund Services (Malta) Limited, Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta nebo elektronicky na: csec@ccfundservices.com

9. JINÉ RELEVANTNÍ INFORMACE

Na internetové adrese www.jtis.cz jsou k dispozici výpočty scénářů dosavadní výkonnosti a informace o historické výkonnosti podfondu za 10 let.

Administrátor a osoba vedoucí registr: CC Fund Services (Malta) Limited, Ewropa Business Centre, Triq Dun Karm, Birkirkara BKR 9034, Malta, Registrační číslo: C45733, www.ccfundservices.com

Depozitář: Swissquote Financial Services (Malta) Ltd, Fino Buildings, 2nd Floor, Notabile Road, Mrieħel BKR 3000, Malta, Registrační číslo C57936, <https://en.swissquote.com>

Sub-Custodian: Komerční banka, a.s. se sídlem Praha 1, Na Příkopě 33 čp. 969, PSČ 11407, Česká republika, IČ 453 17 054, www.kb.cz

Annex C - Redemption Request Form

REDEMPTION REQUEST FORM

To: The Directors,
J&T Advanced Solutions SICAV plc – J&T Money II Fund
c/o Calamatta Cuschieri Fund Services Limited
Ewropa Business Centre
Dun Karm Street
B'Kara
BKR 9034
Malta

Email: transferagency@ccfundservices.com

Tel: +356 2568 8688

I/We hereby would like to **redeem** the following:

(Units/Amounts in figures)	(Units/Amounts in words)

in the:

- ☐ J&T Money II Fund Class A CZK (ISIN: MT7000008959)
- ☐ J&T Money II Fund Class B EUR (ISIN: MT7000008967)
- ☐ J&T Money II Fund Class C USD (ISIN: MT7000008975)
- ☐ J&T Money II Fund Class D CZK (ISIN: MT7000021523)
- ☐ J&T Money II Fund Class I CZK (ISIN: MT7000033577)

Name of Subscriber: _____

Address of Subscriber: _____

Telephone Number: _____

Email Address: _____

I/We undertake to notify the Administrator of our order to redeem by not later than 14:00 (1) Business Days prior to the relevant Redemption Day. In case you redeem only part of your shares please note that the value of your remaining Investor Shares cannot be less than the minimum holding set out in the Offering Memorandum.

Kindly remit redemption proceeds as follows:

Bank Name: _____

Bank Address: _____

Account Name: _____

Account Number/IBAN: _____

Swift Code: _____

The Undersigned has executed this Redemption Agreement as of the date set forth below.

Signature: _____

Name: _____

Position (if any): _____

Date and Place of Execution: _____

Signature: _____

Name: _____

Position (if any): _____

Date and Place of Execution: _____

Signing Instructions: All joint applicants must sign.

If the applicant is a corporation, an authorised officer(s) of that corporation must sign in compliance with its Charter or Memorandum and Articles of Association and, by signing this Subscription Agreement and Application Form, the authorised officer(s) thereby confirm and warrant that the corporation is so empowered to invest in the Company and that, if required, the relevant corporate resolution has been passed and executed by the Board of Directors of the corporation.

If an agent or attorney signs on behalf of the person named as the Subscriber, a copy of the relevant power of attorney or other document appointing the agent or power of attorney must be attached and the agent/attorney hereby accepts full responsibility for the obligations undertaken by his principal in subscribing for Investor Shares on such principal's behalf.