

Complaint Management of Structured Invest S.A.

Dear Ladies and Gentlemen,

The satisfaction of our clients is our top priority. However, if there is any reason for criticism, as a shareholder of one of the funds managed by us, you have the opportunity to lodge a complaint.

Structured Invest S.A. ("Structured Invest") has therefore set up a complaint office with the aim of ensuring a transparent and timely processing of your complaint.

Complaints can be addressed to us as follows:

Phone

+352 248 248 00

Mon - Fri from 9.00h to 18.00h

E-Mail

fonds@unicredit.lu

Mail

Structured Invest S.A.

8-10, rue Jean Monnet

L-2180 Luxembourg

Complaints will be processed free of charge.

Complaints received will be recorded centrally and will be forwarded to the responsible departments. In case of a complaint, please describe the underlying facts as detailed as possible and send us all the necessary documents. If we cannot answer your request promptly, you will receive an acknowledgment of receipt within 10 working days after receipt of your complaint.

Complaints addressed to us will be answered within one month after the transmission of the complaint in cooperation with the responsible persons and departments. The internal complaints management established at Structured Invest S.A. is to ensure that all complaints can be answered to your satisfaction. If it does not, you can contact the Managing Director of Structured Invest, Mr. Stefan Lieser, who is responsible for complaints.

If your request has not yet been clarified within one month after your complaint has been sent to the management board, you also have the option of using the extrajudicial complaints submission procedure at the Luxembourg Financial Supervisory Authority, Commission de Surveillance du Secteur Financier (see www.cssf.lu) (Regulation CSSF 16-07). You can contact the CSSF by mail (Commission de Surveillance du Secteur Financier, Département Juridique II, 110, route d'Arlon, L-1150 Luxembourg), by fax (00325 26 251 601) or by e-mail (reclamation@cssf.lu).

Further information on this procedure can be found at <http://www.cssf.lu/en/consumer/complaints/>.

Luxembourg, March 2020

Structured Invest S.A.