CLIENT STATEMENT – PRIVATE DEBT INVESTMENTS AND ALTERNATIVES

CLIENT DETAILS

Full name:	RICHARD ANTHONY WESTELL	
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Address:	47 ESTE CALLE P.H. MARBELLA, APTO. 22B. CIUDAD DE PANAMA, PANAMA. C.P. 13800	
Investor Classification:	3%,&ζ#%24)&)%$ ()'(.%4 7 / 24( ). 6%34 / 2	
Name of Investment:	LONDON DE - LOAN NOTE	
Investment Amount and Currency:	20,000 USD	
Private Debt Fixed Annual Interest and Term	5 YEARS - 12%PA	
Advisor Name:	NEIL EMBERSON	
Telephone and email:	+52 1 998 214 0395	N.EMBERSON@KNGADVISORS.CO.UK

CLIENT STATEMENT

1. The Advisor interviewed me exhaustively to determine my financial situation, investment objectives and risk profile as an investor. I am confirm that I am a qualified and/or sophisticated investor according to the definition in my country of residence.

2. The Advisor explained in detail the characteristics of the private debt and/or alternative investment product, including its structure, associated risks, lack of liquidity or liquidity restrictions during the term and finally the recommended time horizon for the investment.

3. The Advisor has given me the corresponding documentation of the issuing company and the specific product, for my analysis. This includes the factsheet, investment memorandum and due diligence pack for future reference.

4. The Advisor informed me that the interest payments of the private debt instruments are fixed over the term but are not guaranteed, and there may be risks of partial or total loss of the invested capital as they are dependent on the company´s ability to cover the debt through its business activities.

5. The Advisor clarified that this type of investment is intended for investors with a tolerance to risks higher than those of traditional instruments.

6. I understand that liquidity is restricted or unavailable until the private debt instrument has matured on completion of its term and that early redemption of capital for alternative investment funds or private equity investments not be possible or may involve penalties. Such information is clearly expressed within the investment memorandum.

7. I confirm that my Advisor has read to me, explained in detail, and completed on my behalf the Appropriateness Assessment Test, ensuring that I clearly understood each section prior to signing. I further confirm that I have reviewed and signed the document in full agreement, and that I understand the nature of the investment, its characteristics, and the risks involved — including the possibility of partial or total loss of the invested capital. I acknowledge that the explanations provided were sufficient, clear, and aligned with my investor profile, and that I had the opportunity to ask questions prior to confirming my acceptance.

CONFIRMATION OF RISK AWARENESS

- I understand that investing in private debt and/or alternative products involves credit, market, liquidity and regulatory risks.
- I acknowledge that I have had the opportunity to ask questions to my advisor and that they have all been answered to my satisfaction.
- I confirm I have received a copy of the investment documentation and due diligence pack including the investment memorandum.
- I confirm that my investment decision is informed, voluntary and in accordance with my profile as an investor.

IMPORTANT NOTICE

The advisors offering these investment products operate as independent professionals and are not direct employees of the issuing or intermediary companies. The advisors assume no responsibility for investment performance, potential losses, or capital decreases.

SIGNATURE OF CONFORMITY

Signed by:

Client's Signature: Richard Anthony Westell

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Client Name: RICHARD ANTHONY WESTELL

Date: 1/30/2026