

CIC EQUITY TRUST FACT SHEET



CIC FUND SECURITISATION S.A.

Luxembourg Securitisation Fund



Focused on:
- Risk &
- Returns

Regulated Funds / Pension Funds

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Family Office Funds

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Sophisticated Investors

57

OVERVIEW Euro Ultra Short Term Bonds

Euro Ultra-Short-Term Bonds are debt instruments with maturities of a year, offering a higher return than money in a bank account, such as a savings or checking account. Equity Trust Notes securities (cash, shares, crypto) deposited are held in trust and can only be drawn upon by the debt note holder with an early exit option after 12 months. The debt note subscription attracts 8.20% compound interest over a four-year term. Euro €125,000 minimum investment – Sophisticated Investor.

Subscription can be:

- Cash subscription - Low-risk alternative to low-interest bank deposits
- Hedging tradable securities at a fixed value
- Hedging Crypto assets at a fixed value

Equity Trust Notes competes directly with *Euro Ultra-Short-Term Bonds*, which delivers superior performance to investors focused on high returns and risk mitigation.

Equity Trust also offers to the note holder the opportunity to convert the debt note to equity at a 20% discount on the share trading price in corporations undergoing the final phase of a regulated public listing in part or whole during the four-year note term.

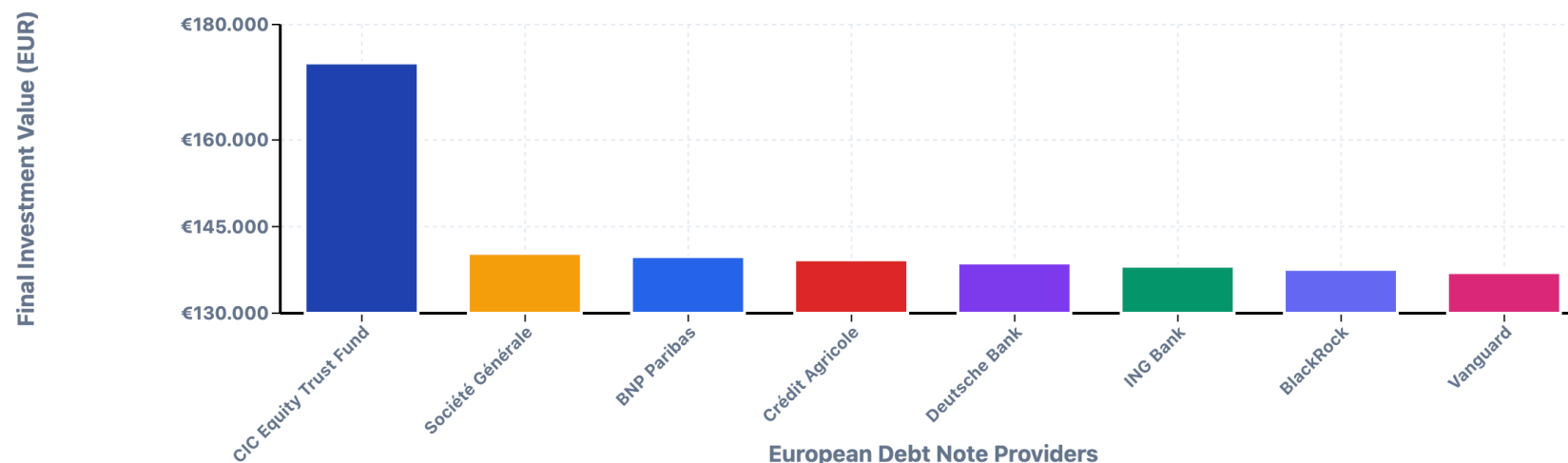
2A, rue Nicolas Bove
L-1253 Luxembourg
www.Securitisation.com

CIC Fund Securitisation SA
Stuart J. Bromley

Bromley@CICCapital.com
+33 788 26 80 35 - Paris



Equity Trust Notes – best performing fund over 7 leading *Euro Ultra-Short-Term Bonds*



Note Terms

- Euro €125,000 minimum investment – Sophisticated Investor
- 4-Year note with 8.2% compound interest – Capital & Interest payable at the end of the term
- Capital invested is placed in the trust account
- Capital invested may be drawn back in part or whole after twelve months by the note holder with compound interest payable
- Note holder has full control over the capital invested and can only be drawn down with the note holder's approval

Note Converted to Equity in CIC Clients

- Note holders can elect to convert in part their capital plus interest in CIC Group clients, post-regulatory approval
- Note Holder conversion to equity will be at 20% discount to the trading price post listing of the client corporation
- Each share in the client company receives one full warrant at the same terms as the equity share issue, exercisable on or before 4 years in part or whole



CONTROL OVER INVESTED FUNDS

Note holder's investment capital can only be drawn down upon with the approval of the Note Holder.

Elect to remain in Trust until the end of the 4-year term, whereby the debt note will have reached full-term, with Capital and Interest being paid to the Note Holder.

Note Holder may also elect to invest in CIC Client Corporations in part or in full.

Investor Elects to Convert into Equity

- Invested capital plus interest can be in part or whole invested into corporations in the final listing phase of a regulated public listing
- Conversion to equity is 20% below listing trading price plus a full warrant exercisable at same terms on or before 4-years

CIC Client Corporations

- CIC conducts Client listings on a regulated stock exchange
- CIC is the Transaction Advisor and Prospectus Sponsor
- CIC deals solely with regulator and stock exchange
- CIC appoints majority of directors including CEO and Chairperson
- CIC provides working capital separate to debt financing

Investor Elects to Withdraw Capital Early

- Invested Capital can be withdrawn by the Investor in part or full after twelve months post-investment date
- Investor may withdraw in part or all of the capital

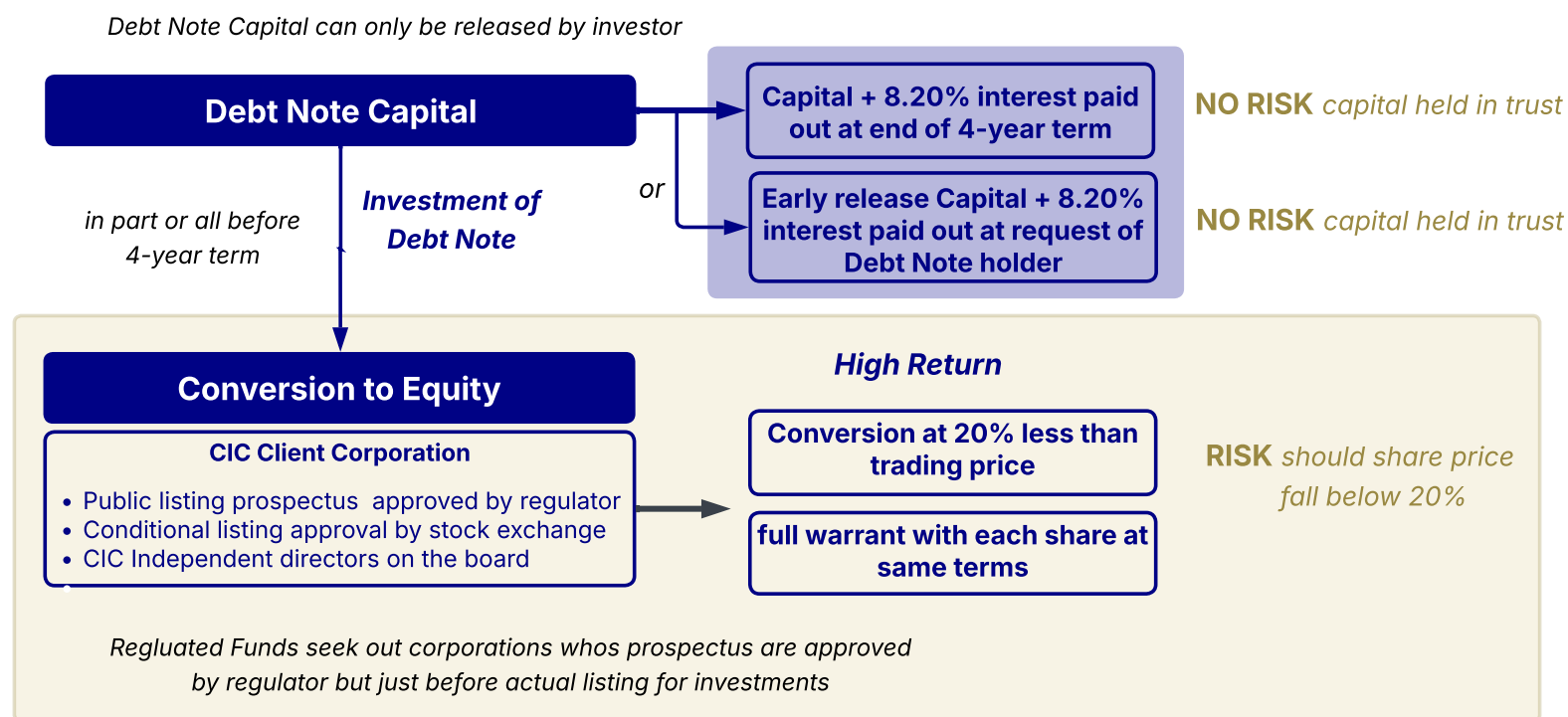
Note Holder invited to Invest in CIC Clients

- Upon receipt of final prospectus approval from regulator and the issuance of conditional approval from stock exchange, CIC will then invite note holders to invest in the CIC Client
- Conversion to equity is 20% below listing trading price plus a full warrant exercisable at same terms on or before 4-years.



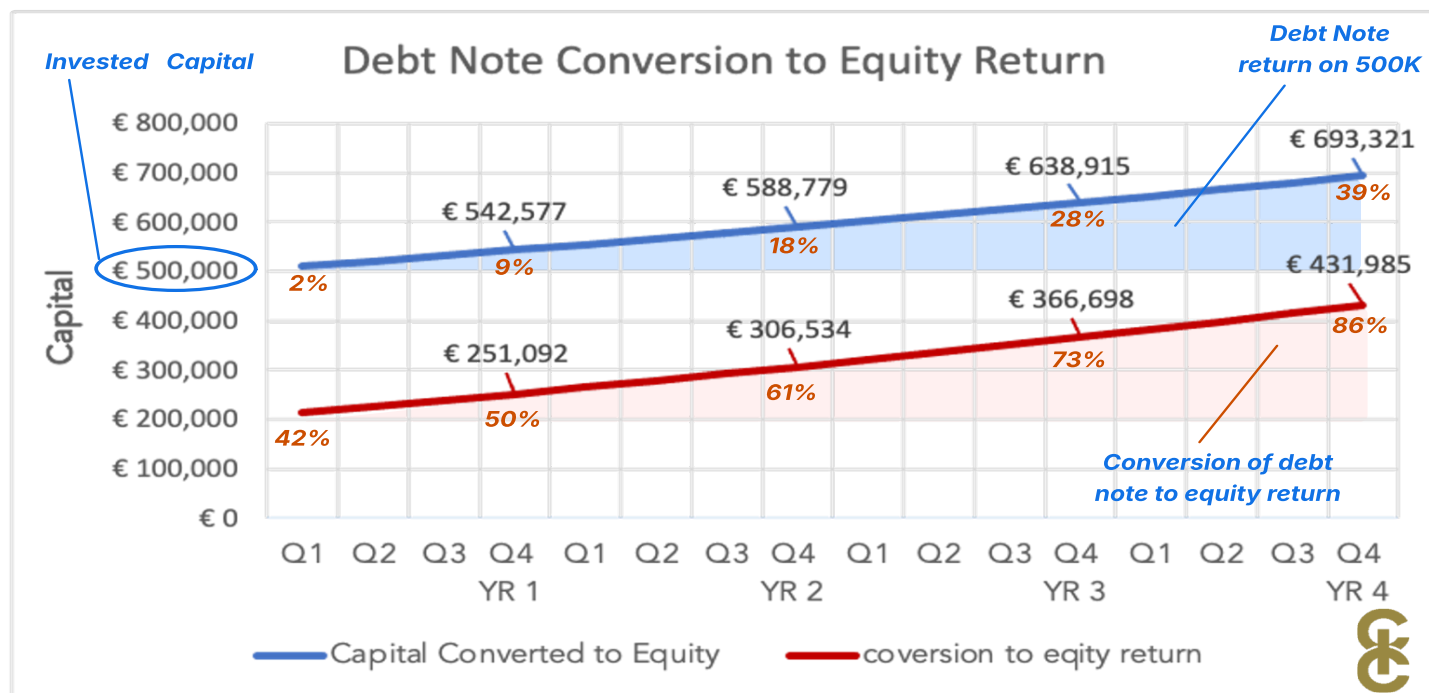
RISK PROFILE

CIC Equity Trust is focused on **Risk and Return**. The Chairman of CIC Group, Stuart J. Bromley, is a direct co-investor, maintaining a holding of at least 12% of all Debt Notes. Further, CIC is an equity capital provider to Client Corporations in the medium and long term to enable the Client Corporation to achieve listing approval and receive Debt Finance.



GROWTH OF €500,000 DEBT NOTE SINCE INCEPTION - EXAMPLE

Example – Investment €500,000 4-year debt note 8.20% compound interest – *return €193,321 or 39%* - *equity conversion return €431,985 or 86%*



Converting debt note to equity in a corporation undergoing the final phase listing provides the debt note holder:

- ❖ Additional 20% return (20% discount on share price)
- ❖ Full Warrant with every share provides an additional 20% return on debt note at time of listing if exercised

Conversion at say year 2 of debt note sees a return of €306,534 or 61%

Holding equity in the medium to long term has potential for additional returns if the share prices rises but the value of your equity may be at risk if the share price decreases.

Debt Note	4-year term 8.2% interest return	% Return	Equity conversion return	% Return
€ 125,000	€ 48,330	39%	€ 107,996	86%
€ 500,000	€ 193,321	39%	€ 481,985	86%
€ 1,000,000	€ 386,641	39%	€ 863,969	86%

Client Corporation Focus

CIC aims to provide high capital returns to Debt Notes holders with a disciplined value approach and the opportunity to convert Debt Notes into equity in CIC Client Corporations. CIC is focused on investing in a diverse portfolio of industry sectors in particular, emerging new technologies.



COMPETITOR COMPARISON

	Equity Fund Trust	Competitor Funds
Debt Note Compound Interest	8.20%	2.5% to 4.5%
Capital held in Trust	✓	✗
Capital released by Debt Note holder	✓	✗
Early capital withdrawal	12 months	12 months
Capital withdrawal in part or whole	✓	✗
Conversion to equity just prior to trading	✓	✗
Full warrant with each equity share	✓	✗
Discount on entity equity shares & warrants	20%	✗
Investment to equity opportunity deal flow	✓	✗
Debt Note Management Fees to investor	0	1.2 to 2.2%
Option to Convert to Security Token	✓	✗

The Equity Trust Fund, established by CIC after decades of investing experience, designed to extinguish as much as possible risk and maximise returns in short, medium- and long-term investing strategies. The Equity Trust Fund investment capital is made up of at least 12% investing contribution by CIC Family Fund.



The statements made in this document may contain forward-looking statements that may involve a number of risks and uncertainties. Actual events or results could differ materially from expectations and projections set out herein.

CIC FUND SECURITISATION S.A., a public limited liability company (société anonyme) incorporated under the laws of the Grand Duchy of Luxembourg, acting as an unregulated securitisation company (société de titrisation) within the meaning of, and governed by, the Securitisation Law, registered with the Luxembourg Register of Commerce and Companies (Registre de Commerce et des Sociétés, Luxembourg) under the number B240860.

CIC FUND SECURITISATION S.A. fee's to client corporations generate excess capital to cover debt finance interest and working capital. Fees charged are 4.2% administration fee on debt finance, 9.5% interest on debt finance capital and asset securitisation quarterly fees. CIC do not charge any commission on debt finance capital raised. Debt Note issued as at 18 July 2025

Note conversion to CIC Client Corporations in the final phase, regulated public listing excludes Innomed Tech Ltd. is fully subscribed.

Minimum Debt Note is Euro €125,000 – professional investor qualification.

