



Key risks involved in investment products include but are not limited to the following:

- **Liquidity risk:** Risk of incurring losses or facing difficulties when buying or selling financial instruments because of insufficient market activity.
- **Credit risk:** Risk arising from the potential default of a counterparty.
- **Counterparty risk:** Risk that one party in a transaction will not fulfil their obligations as agreed upon, primarily associated with financial contracts such as loans, derivatives, and bonds.
- **Issuer risk:** Risk of issuer (Corporations, Banks, Governments etc) defaulting on interest or principal payments, resulting in financial losses for the investor.
- **Concentration risk:** Risk of significant portion of an investment portfolio or business operations concentrated in a specific asset, sector, geographic region, or counterparty.
- **Market risk:** Risk associated with changes in market conditions that could negatively impact the performance of client assets.
- **Volatility risk:** Risk associated with the uncertainty and variability in the prices of financial instruments, such as stocks, bonds, commodities, and options.
- **Currency risk:** Risk associated with the impact of exchange rate fluctuations on investments or assets in a different currency than the investor's base currency.
- **Interest rate risk:** Risk of the value of financial instruments changing due to shifts in interest rates.
- **Commodity price risk:** Risk associated with unfavorable price changes in physical commodities or their derivatives.
- **Leverage risk:** Risk associated with increased sensitivity of an investment or financial portfolio to market, liquidity, credit, and other risks due to the use of leverage.
- **Inflation risk:** Potential risk of the real value of investments and assets diminishing over time due to rising inflation rates.
- **Geopolitical Risk:** The risks arising from factors such as political instability, conflicts, embargoes/sanctions, and international relations.

For more information on the relevant risks pertaining to your investment, please refer to the relevant offering documents.

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