

Summary of investor rights

Universal-Investment-Gesellschaft mbH has set up a complaints office. The aim of Universal-Investment's complaints management system is to ensure the appropriate and timely processing of client complaints. Complaints can be sent to the management company either electronically or by post.

Electronically transmitted complaints can be sent to the address beschwerde@universal-investment.com which is provided on Universal-Investment's website.

In the case of complaints by post, please use this address:

Universal-Investment-Gesellschaft mbH
Complaints Management
Theodor-Heuss-Allee 70
60486 Frankfurt am Main
GERMANY

You can draft your complaint either in German or English. The processing of complaints is free of charge for investors.

In order to enforce your rights, you can also take legal action before the ordinary courts or initiate an alternative dispute resolution procedure.

Universal-Investment-Gesellschaft mbH is affiliated to the "Ombudsstelle für Investmentfonds des BVI", the ombudsman for the German asset management industrie. Private investors/ clients can appeal to the "Ombudsstelle für Investmentfonds" to settle disputes with the company. This arbitration body provides for settlement of disputes with regard to the German Investment Act by an independent and neutral ombudsman. Further details are set out in the "Rules of procedure of the Ombudsstelle für Investmentfonds des BVI". Requests for arbitration should be addressed in writing to: Büro der Ombudsstelle des BVI, Unter den Linden 42, 10117 Berlin.

More information about the arbitration body and its arbitration scheme is available under www.ombudsstelle-investmentfonds.de.

In addition to possible individual law suits, you also have the possibility to register your claims in the so-called complaint register if and to the extent that a class declaratory action exists ("Musterfeststellungsklage").

Within the framework of a class declaratory action, institutions that are authorised by the Federal Office of Justice to do so can have claims or legal relationships between consumers and businesses judicially determined. These bodies include, among others, consumer associations.

After the public announcement of the class declaratory action on the website of the Federal Office of Justice, you can register your claims or legal relationships that depend

on the declaratory objectives of the class declaratory action for entry in the complaint register. Registration is free of charge.

For more information on the class declaratory action procedure and the public notices in the complaint register, see the explanations available in German at [BfJ - Verfahren für Verbraucher \(bundesjustizamt.de\)](https://www.bundestag.de/bfj-verfahren-fuer-verbraucher).

For certain civil disputes, such as claims for damages due to false, misleading or omitted public capital market information or failure to inform about this, there is also the possibility of registering claims in the context of capital investor model proceedings.

As of the announcement of the model claimant in the register of actions of the electronic Federal Gazette (www.bundesanzeiger.de), persons who have not yet filed an action for the same claim may register their claim with the competent Higher Regional Court. The applicant must be represented by a lawyer.

Furthermore, it is possible to complain to the Federal Financial Supervisory Authority (BaFin). This possibility exists if you have the impression that Universal-Investment-Gesellschaft mbH is violating legal regulations.

Federal Financial Supervisory Authority (BaFin)

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<http://www.bafin.de>