



# FINSURANCE LIMITED

## SCHEDULE

**(Certificate of Insurance)**

**TITLE/NAME:**

**MAVEN TRADING FX**

**TYPE:**

**CAPITAL, DIGITAL ASSET  
AND INVESTMENT COVERAGE**

**COUNTRY:**

**PORTUGAL**

**FIN NUMBER:**

**42-BKZ90A3D**

**INCORPORATED:**

**AUG. 19,2017**

**INSURED ON:**

**DEC. 12, 2020**

**STATUS:**

**INSURED**



**Signed by:**

**Hermann Karl Anton Vourinen  
Managing Director**

# FINSURANCE INVESTMENT MANAGEMENT

## TERM(S)

Finsurance is a composite Insurance company licensed to transact Life and Non-Life Insurance business in Finland. We are dedicated to managing investment portfolios across asset classes with a focus on generating income. Free and simple tools are available to research firms and financial professionals as we provide educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

We provide ongoing investment advice and asset management services to retail investors, but primarily serves Investment companies and other insurance providers such as risk retention groupa, government risk pools and fraternal benefit societies. We provide these services on a discretionary basis (we can buy and sell investments in your account without asking you in advance) or non-discretionary basis (you make the ultimate decision regarding the purchase or sale of investments). You may impose reasonable restrictions on our investment advice. We offer expertise in fixed income investing, accounting, tax modeling, asset/liability matching and other insurance-related disciplines. We work with clients to construct customized multi-sector fixed-income portfolios that fit each client's objectives and requirements for yield, total return, risk, and tax exposure.

We pursue this customized approach by offering the following fixed- income investment strategies: Core Bond, Targeted Duration, Crossover, Structured Products, Corporate Bands, and Private Placements. We also offer clients access to the convertible-bond, high-yield, private placement, and actively managed equity markets through sub-advised relationships with affiliates and non-affiliates. The customized specialty services include ERM Integration, Investment Accounting, Policy Statement Review, Rating Agency Support, Peer Analysis, Tax Modeling, Liquidity Management, Regulatory Support, Income Forecasting, and Online Portfolio Reporting

## Monitoring:

As part of our services, Portfolio Managers are responsible for ongoing portfolio management, monitoring and compliance with investment guidelines. All portfolios are reviewed on a regular basis by the respective portfolio management team and the Chief Investment Officer. Client accounts are tested on a daily basis. using an automated compliance program for adherence to investment guidelines and client-imposed restrictions.



## **Account Minimums and Other Requirements:**

We require you to sign a written Investment Management Agreement which authorizes us to manage investments on your behalf. You may cancel the Agreement with 7 days written notice to us. Our accounts are generally subject to a maximum account size of \$20 million or minimum amount of \$3000, although we may in our sole discretion waive these minimums for certain types of insurers or asset strategies.

## **What fees will I pay?**

We are compensated for investment advice as a percentage of the total account's assets under management (AUM) or through performance-based fee arrangements. Fees vary and are negotiable. Our fee schedules may provide for "breakpoints at which the percentage is reduced if Fininsurance exceeds certain thresholds. You will also pay any transaction fees, custodial fees, and other related costs and expenses that are charged by trade counterparties or custodians. In addition to the management fee, some clients pay Fininsurance separate fees related to investment accounting services. Investment accounting fees may be included in the proposed asset management fees or on a separate basis and are based primarily on the market value of assets and the complexity of the securities, especially when a client has multiple managers. Fees are billed quarterly in advance based upon the market value of account.

Customer Relationship Summary-June 2020

## **Do you or your financial professionals have legal or disciplinary history?**

No, there are no legal or disciplinary events to report.

For additional information about our services, please visit our website ([www.finsinsurance.com](http://www.finsinsurance.com)).

Who can I talk to if I have concerns about how this person is treating me?  
Finsurance Housing, Vanha Lahnuksentie 39c 02970 ESPOO



**Signed by:**

**Hermann Karl Anton Vourinen  
Managing Director**

