EVIDENCE OF COVER

INSURERS:	Nexus Underwriting Limited
INSURED:	YCM-Invest Ltd
BENEFICIARIES:	Customers of the Insured who satisfy the requirements for Claimants set out in the Policy.
ADDRESS:	2nd Floor, 201 Haverstock Hill, London, NW3 4QG United Kingdom
POLICY PERIOD:	From: 00:01 1st May 2026 To: 00:01 1st May 2027
COVER:	In the event of the Insured's Default, that Loss to a Claimant which is caused by the failure of the Insured to meet its liability to that Claimant in respect of the Claimant's Covered Assets and excluding the Retention and subject always to the Exclusions stated in the Policy.
SUM INSURED:	The maximum aggregate amount payable by the Insurer to the Insured hereunder in respect of all Claimants' Ultimate Net Losses shall be GBP 5,000,000. The maximum amount payable by the Insurer to the Insured hereunder in respect of the Ultimate Net Loss of any one Claimant shall be GBP 500,000.
RETENTION:	Minimum of GBP 85,000 per Claimant and if greater, an amount equal to all payments paid or due to the Claimant, from the FSCS, the Insured's Estate or any other source in respect of the Claimant's Loss.

IMPORTANT NOTES

1. This evidence of insurance is provided for information purposes only and confers no rights upon any person in possession of it.
2. This evidence of insurance does not amend, extend or alter the terms of the Policy or otherwise form part of the Policy.
3. The insurance afforded by the Policy is subject to all terms, exclusions and conditions of such Policy and, in particular, the Policy contains a number of important limitations on and exclusions to the provision of insurance under the Policy
4. The Insured and Beneficiaries are required to comply with certain obligations in order for a claim under the Policy to be valid.
5. In the event of conflict, the terms and conditions of the Policy shall prevail.
6. Capitalised terms in this document have the meaning set out in the Policy.
7. If you would like a third-party to validate this insurance policy please reach out to: umar.awan@wtwco.com