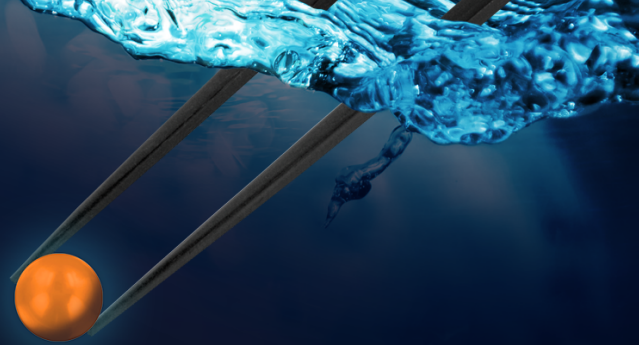


Smart Private Debt EUR

Actively Managed Certificate



The **Nectar Smart Private Debt – Actively Managed Certificate** provides access to digitally sourced private credit and debt funds with a return goal of 6 to 8% in EUR.

Big data is the starting point and machine learning is used to find and access unique investment pearls in a sea of data. Our digital process constantly evolves by using artificial intelligence, latest academic research and decades of know-how in the world of credit.

Human oversight is a key part of the process with a thorough investment due diligence and independent risk management.

The Nectar Smart Private Debt AMC is diversified with an array of return drivers with the objective to deliver true alpha and to enhance the client's portfolio efficiency.

Indicative Portfolio Holdings

United Kingdom - Real Estate Lending

Germany - Real Estate Lending

Global - Trade Finance

Europe - Structured Credit / Collateralized Loans

Global - Equity Leverage Financing

Global - Asset Backed Lending

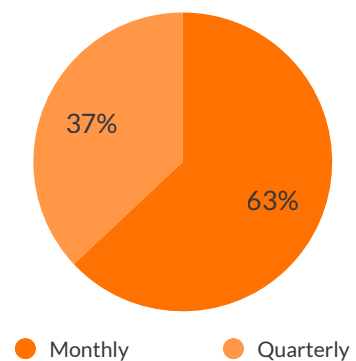
Italy - Healthcare Receivables

South Africa - Trade Finance

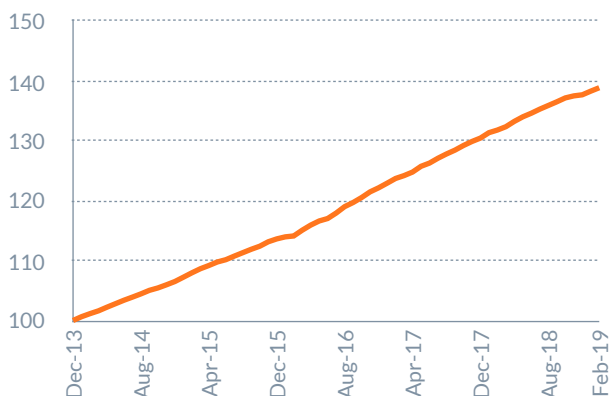
Key Terms

Issuer	Bank Julius Baer
Subscription period	until 19 March 2019
Issue date / payment date	26 March 2019
Initial fixing date	1 April 2019
Minimum investment	EUR 10'000
Swiss Security Number (Valor)	46772358
ISIN	CH0467723588

Indicative Portfolio Liquidity



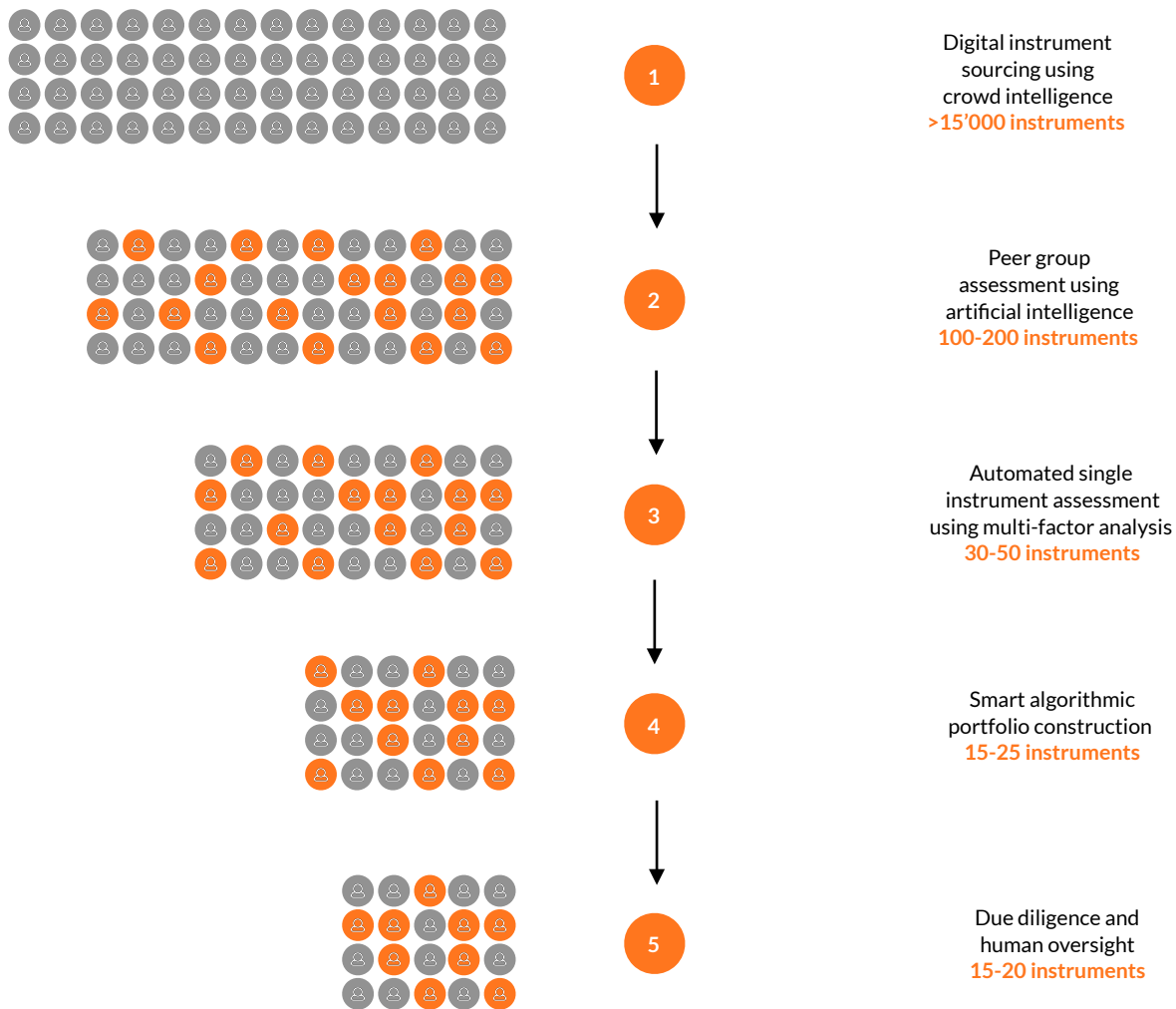
Walk Forward Simulation - Performance



Walk Forward Simulation - Risk-/Return Table

Nectar Smart Private Debt EUR	
Annual Returns (Net of Fees)	6.56%
Annual Volatility	0.52%
Sharpe Ratio (Risk Free Rate 0%)	12X

Digital Investment Process



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