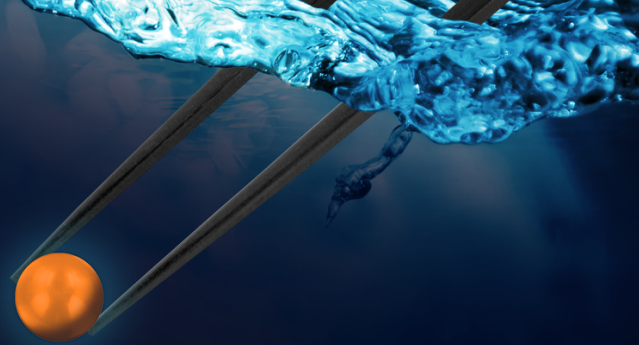


Smart Credit

Actively Managed Certificate
for Qualified Investors



The **Nectar Smart Credit - Actively Managed Certificate** provides access to digitally sourced credit and private debt funds with a return goal of USD LIBOR + 5%.

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 built into the process with a thorough investment due diligence and independent risk management.

The Nectar Smart Credit 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 Top 10 Portfolio Holdings

United Kingdom - Real Estate Lending

Germany - Real Estate Lending

Asia - Trade Finance

Latin America - Trade Finance

Europe - Asset Based Lending

Global - Structured Credit (Collateralised Loans)

Global - Equity Leverage Financing

Global - Asset Backed Lending

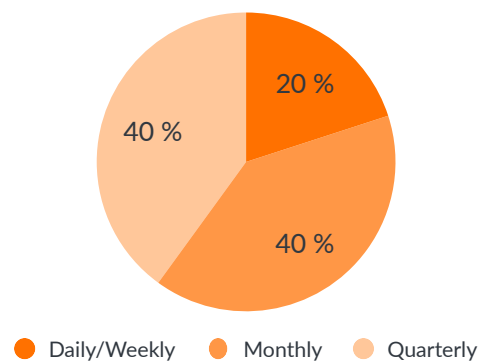
USA - Peer-to-Peer Lending

Global - Multi Credit

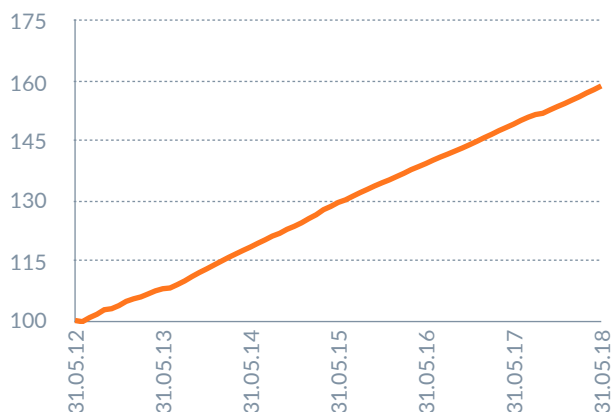
Key Terms

Issuer	NDH Issuer Limited, Guernsey (fully segregated, no balance-sheet risk)
Subscription period	until 16 November 2018
Issue date / payment date	23 November 2018
Initial fixing date	3 December 2018
Minimum investment	USD 10'000
Swiss Security Number (Valor)	42123572
ISIN	CH0421235729

Indicative Portfolio Liquidity



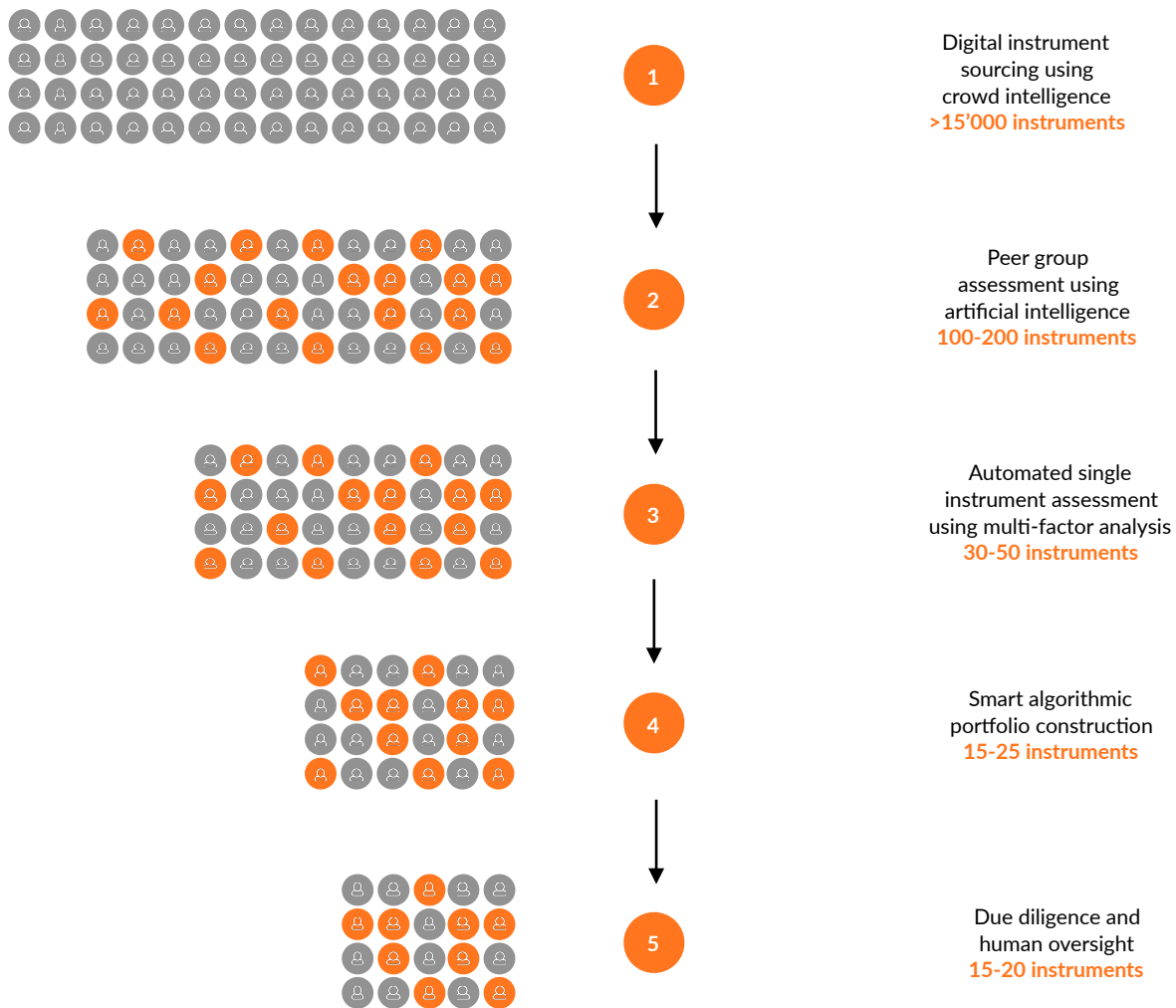
Walk Forward Simulation - Performance



Walk Forward Simulation - Risk-/Return Table

Nectar Smart Credit Strategy	
Annual Returns (Gross of Fees)	8,0 %
Annual Volatility	0,7 %
Sharpe Ratio (Risk Free Rate 2.8%)	7,6

Digital Investment Process



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