

## 1 million dollars client fund insurance

Dear Mr./Ms. \_\_\_\_\_

The purpose of this document is to demonstrate the client fund insurance plan available to customers of Gemini Capital Markets.

Gemini Capital Markets (“Geminicap”) is a registered trading name of IX Capital Group Limited (“IXCG”) which is authorized and regulated by the Securities Commission of The Bahamas (“SCB”) under registration number SIA F-188.

Our \$1 million dollars fund insurance covers the level of the fund held for a client by GeminiCap in the event of Geminicap being declared in default or insolvent. Our customers who qualify as eligible claimants in accordance with the limits and conditions of the Insurance Policy maybe covered by our fund insurance.

Once you receive this notice and attached document via your registration email address, it means that you maybe able to be a “Eligible Claimant” in respect of an Insolvency event.

The following content is the insurance policy key information.

INSURERS: ARCH Syndicate 2012 at Lloyd’s of London.

INSURED: IX Capital Group Limited

BENEFICIARIES: A customer of the insured who meets the conditions of the policy

COVER: The Insurer shall, on the occurrence of an Insolvency Event during the Policy Period, pay to the Insured for the benefit of Claimants, an amount equal to the Ultimate Net Loss of each Claimant subject to the terms, conditions, exlcusions from and limits of liability set out in this Policy.

SUM INSURED: Up to \$1,000,000 per claimant

### IMPORTANT NOTES

1. A Claimant is a customer of the Insured who (i) is an Eligible Claimant in respect of the Insolvency Event (ii) has submitted its claim (including a claim form) to the Insolvency Practitioner within 12 months of the date of the Insolvency Event of the

Insured; and (iii) has submitted its Investor Compensation Form to the Insured within 12 months of the date of the Insolvency Event of the Insured, provided that the Insurer reserves the right to extend such timeframes at its sole discretion in which case any customer of the Insured who is an Eligible Claimant in respect of the Insolvency Event and has submitted such claims and forms within the extended timeframe shall be a Claimant.

2. This evidence of insurance is provided for information purposes only and confers no rights upon any person in possession of it.

3. This evidence of insurance does not amend, extend or alter the terms of the Policy or otherwise form part of the Policy.

4. 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

5. The Insured and Beneficiaries are required to comply with certain obligations in order for a claim under the Policy to be valid.

6. In the event of conflict, the terms and conditions of the Policy shall prevail.

7. A copy of the Policy is available, on request from the Insured and should be reviewed by all parties who may be a beneficiary of the Policy.

Time:

IXCG signature:

