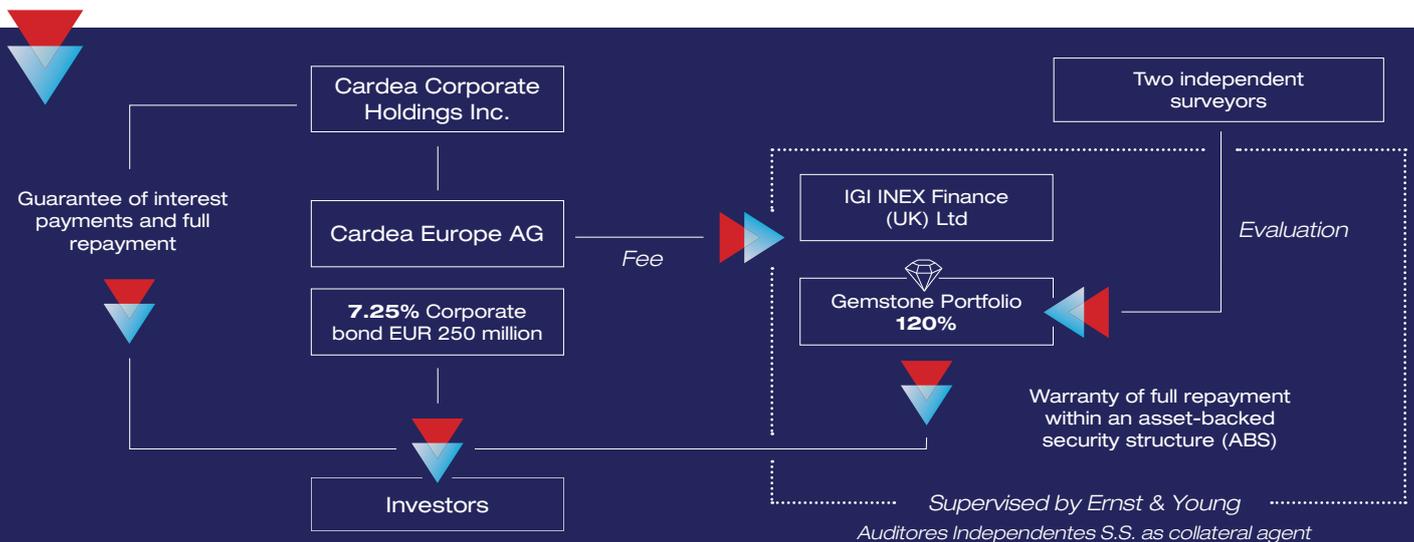


Cardea Europe AG IHS 2020/2023 at a glance

An asset backed security with a **7.25% coupon** due 08. December 2023

Attractive bond story

- ▶ New framework of an asset-backed security structure (ABS) established
- ▶ IGI INEX Finance (UK) Ltd (IGI) unconditionally and irrevocably guarantees the proper repayment of the bond
- ▶ The guarantee is backed by a gemstone portfolio in the amount of 120% of the total bond volume of EUR 250 million
- ▶ The gemstone portfolio is evaluated by two independent GIA appraisers
- ▶ Entire process is supervised by Ernst & Young Auditores Independentes S.S. as collateral agent
- ▶ IGI receives a standard market remuneration for providing the guarantee



Issuer	Cardea Europe AG
ISIN / WKN	DE000A3H2ZP5 / A3H2ZP
Currency / Size	Euro / 250,000,000
Fixed Coupon	7.25% annual (act/act)
Min. Denomination	EUR 1,000
Termination Date	08. December 2023
Listing / Exchanges	Frankfurt, Stuttgart, Munich, Düsseldorf and Tradegate
Use of Funds:	Finance acquisition of global asset managers. Expansion of scalable services in the area of administrative front, middle and back office offerings, marketing and legal services/compliance. General corporate purposes

About Cardea Cardea is a global asset management firm with offices in Atlanta, London, Barcelona and Frankfurt and with Assets under Advisory (AuA) and Assets under Management (AuM) totaling around USD 19.5 billion. Through its subsidiaries, Cardea Capital Group and Cardea Capital Advisors, both SEC registered investment advisors, Cardea offers wealth management, institutional advisory, turnkey asset management platform services and advisory services to both financial advisors and private investors.

About IGI INEX Holding (UK) is a privately-owned Global investment company based in London - United Kingdom - and founded by Mr. Werner Schmidt, a São Paulo-based entrepreneur and German native. This is a holding company established with the purpose to oversee the operations, governance and compliance of several businesses in mining, manufacturing, gemstones, real estate and finance.