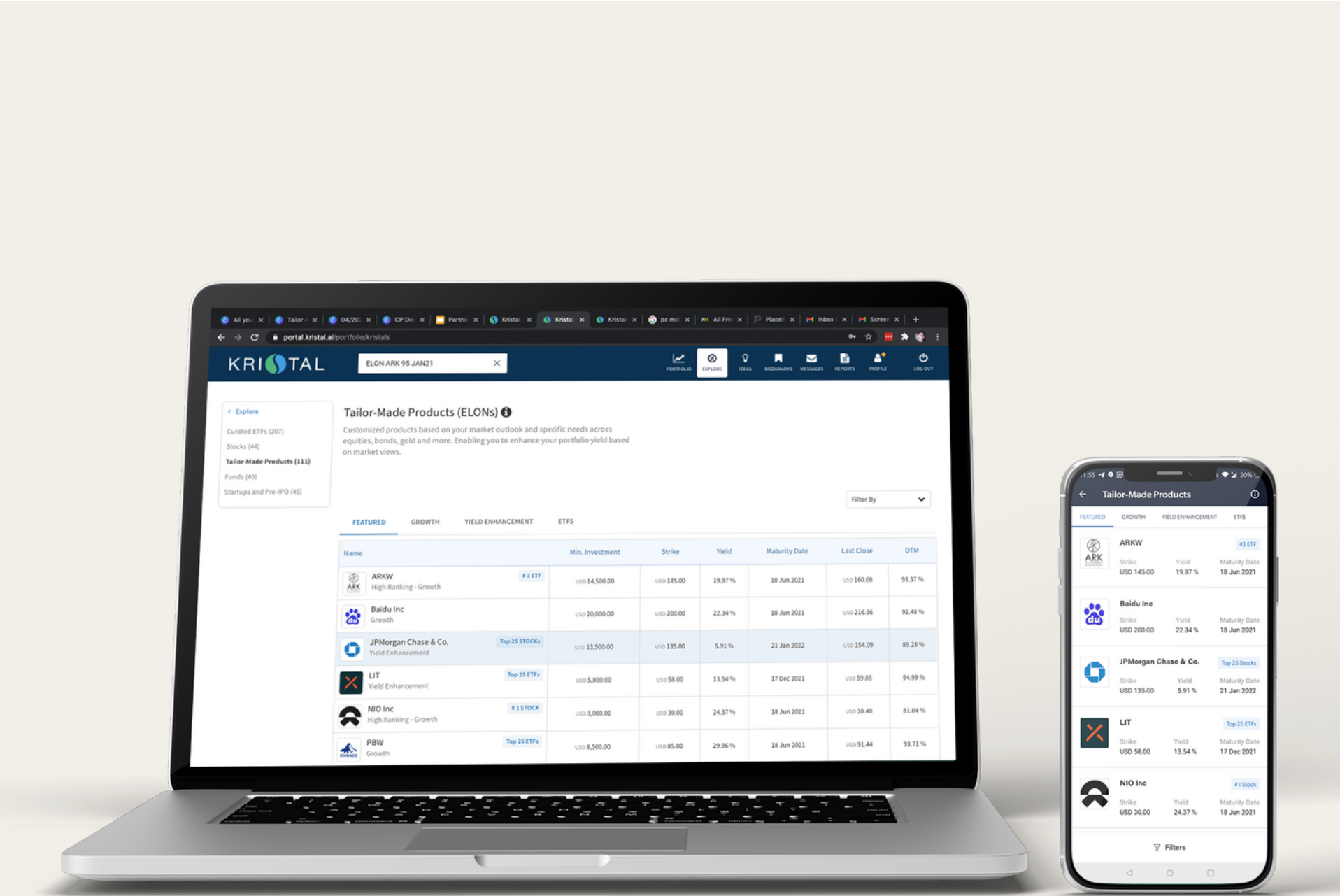


Click & Trade ELONs

ELON Introduction



The Market Opportunity

- Markets become attractive as they come off their highs but it is difficult to know if stocks have bottomed out.
- One way to add exposure to stocks or markets during such market volatility is the Equity Linked Option Note (ELON).



Buy at levels lower than current levels.



Higher rewards during high volatility.

What is an ELON?

Overview



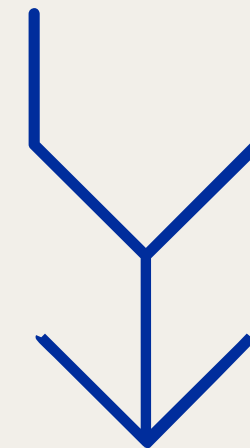
- An Equity Linked Option Note (ELON) is an instrument that allows our clients to sell an Out of The Money (OTM) put option to generate a yield on the stock.



- In the widest sense, it is like placing a buy order for security with a fixed maturity, while getting paid for giving that commitment.

Option on
stock or index

Bonds or
cash



**ELON
PRODUCT**

Note: Investors must be comfortable buying the underlying instrument at the agreed price in the future in the event of a falling market.

Click & Trade ELONs

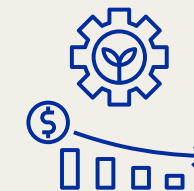
A self-service product

- Click & Trade ELONs are algorithmically generated ELON ideas.
- Created specifically for clients who are looking for an easy and self-reliant process to trade an ELON.
- Clients are provided two categories of ELONs for varying investment objectives - Growth and Yield Enhancement.



Growth

Shorter maturity, higher yield p.a.



Yield Enhancement

Longer maturity, relatively lower yield p.a.

Why invest in an ELON?



Benefits

- Receive a fixed yield regardless of the outcome at maturity.
- Possibility of establishing a long position at the strike price if the market dips at maturity.



Risks*

- ELONs are not principal protected and gains are limited to the yield of the ELON.
- Investors are exposed to the full market risk of the underlying below the strike price.

*Not exhaustive.

Please refer to the contract note for additional risk factors.

Hypothetical Investment Scenario

ELON

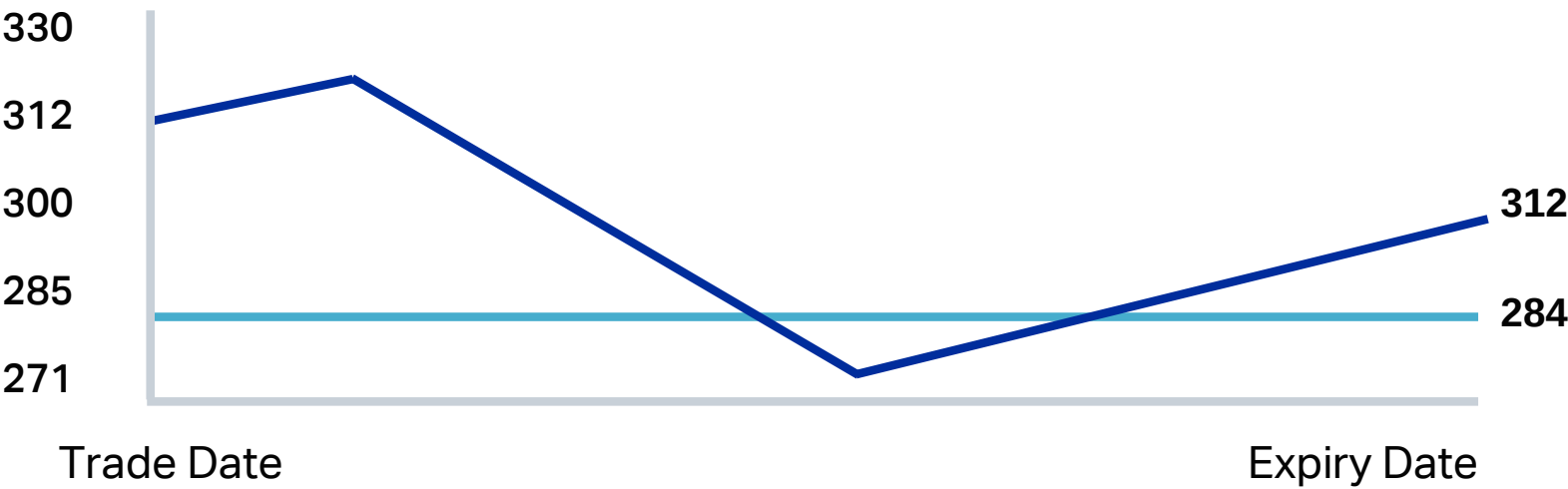
Security Price
USD 312.86

Strike Price
USD 284.00

Principal Amount
USD 28,400

Yield p.a
10.1%

Tenor
4 months



Scenario A

Security price

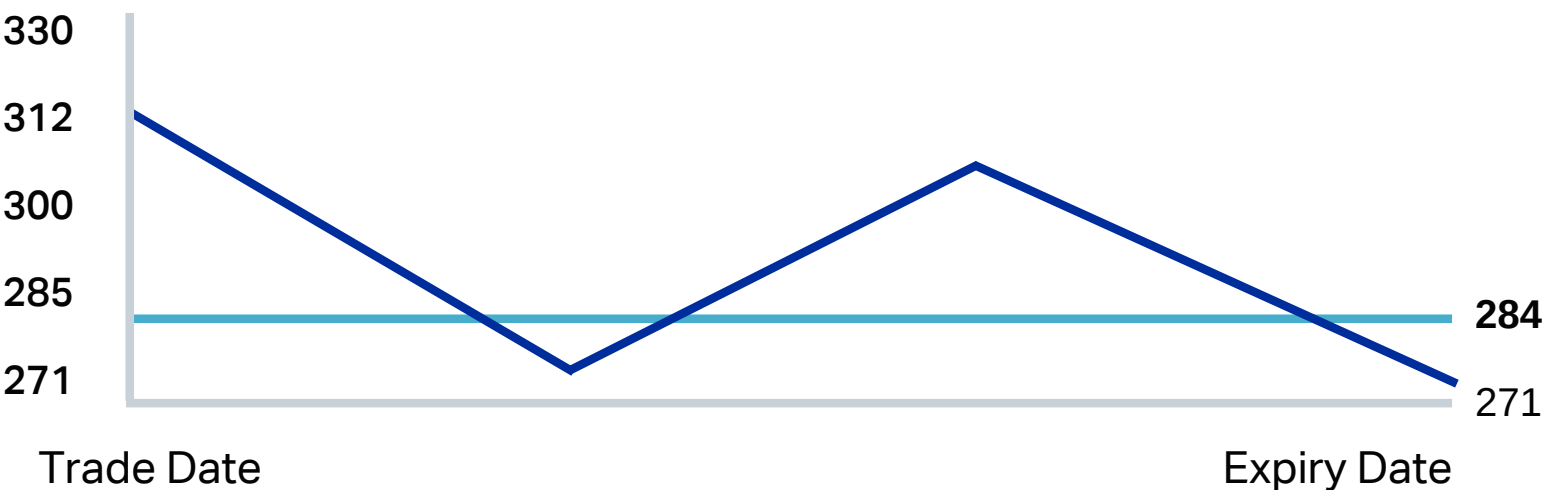
Strike price

Condition:

Security closes at or above strike on Expiry Date.

Condition:

Client gets cash.



Scenario B

Security price

Strike price

Condition:

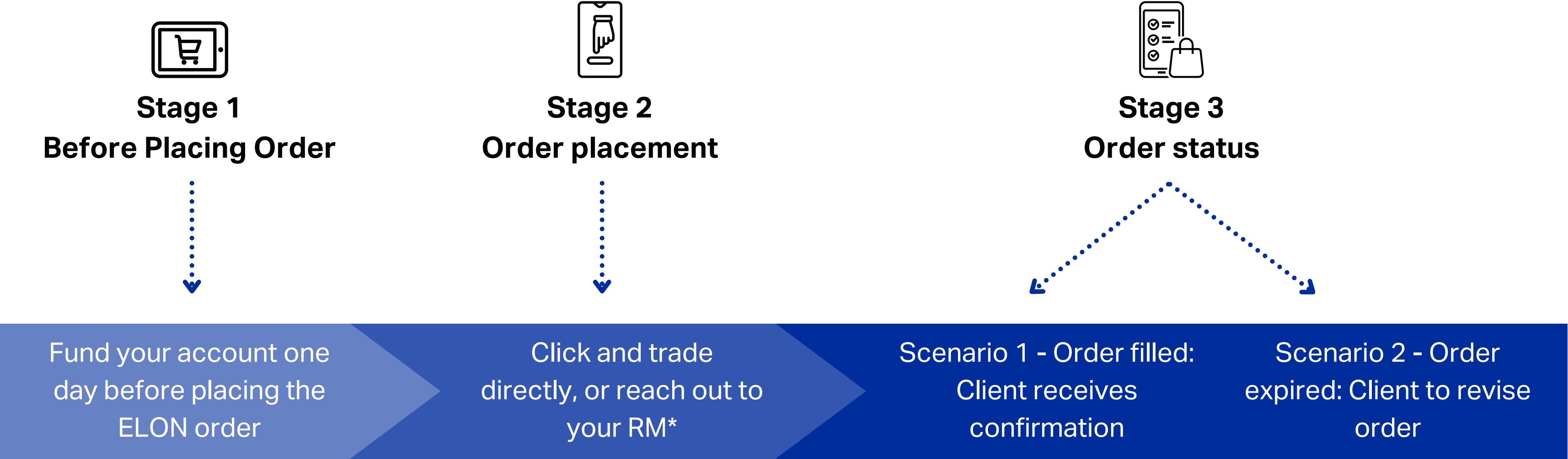
Security closes below strike on Expiry Date.

Condition:

Client gets shares.

Figures in the above chart are indicative.

A Simplified Investment Process



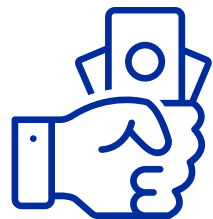
*In the event the client has activated Click and Trade and RM assisted both, they will be given an option to select which account. The flow of order confirmation will be the same as highlighted above post-selection.

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Order Placement and Fees



-
- Notional amount is calculated as Strike Price X 100 shares, so for the example of ELON (on Page 6), Notional amount would be USD 28,400



-
- A fee of 0.1% per month is applicable. If the trade is executed at a better price, then the terms of the note will improve for the client and our charges are capped at 0.1% per month.
 - In the unlikely event that a client wants to unwind an ELON before maturity, they will be charged an unwind fee of USD 100.

Timing Considerations



Pre-Market Open Orders: (8:00 am SGT - 9:30 pm SGT)

- Placed orders will be pushed to market after 15 minutes of the market open.
- The client can see the updated order status (cancelled or completed) in the orders tab.
- Post the completion of order execution, contract note can be viewed in the order history of Kristals tab



Post-Market Open Orders: (9:30 pm SGT - 12:00 am SGT)

- Placed orders will be pushed to market instantly.
- The client can see the updated order status (cancelled or completed) in the orders tab.
- Post the completion of order execution, contract note can be viewed in the order history of Kristals tab

Products are refreshed at these two times (Monday-Friday)



Morning: Between
9:35 am - 9:45 am SGT



Night: Between
10:35 pm - 10:55 pm SGT

- 1.No orders are accepted between 12:00 am SGT - 8:00 am SGT from Monday-Friday.
Additionally, order acceptance is closed on weekends.
2. Market open timing shifts from 9:30 pm SGT to 10:30 pm SGT during daylight savings.

Journey Of Placing An Order (1/5)

Click & Trade ELONs section can be found on the 'Explore' tab of the website post login

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ARKK

HIGH RANKING

YIELD ENHANCEMENT

7
ETF

Strike

USD 90.00

Yield

15.48 %

Maturity Date

17 Dec 2021

ARKW

HIGH RANKING

YIELD ENHANCEMENT

1
ETF

Strike

USD 115.00

Yield

13.87 %

Maturity Date

17 Dec 2021

Baidu Inc

OVER SOLD

GROWTH

Strike

USD 165.00

Yield

18.53 %

Maturity Date

16 Jul 2021

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Journey Of Placing An Order (2/5)

Get the option to choose from Featured, Growth, Yield Enhancement and ETF based ELONs.

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Customized products based on your market outlook and specific needs across equities, bonds, gold and more. Enabling you to enhance your portfolio yield based on market views.

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GROWTH

YIELD ENHANCEMENT

ETFs

Name	Min. Investment	Strike	Yield	Maturity Date	Last Close	OTM
<div><div>ARKK</div><div>High Ranking - Yield Enhancement</div><div># 7 ETF</div></div>	USD 9,000.00	USD 90.00	15.48 %	17 Dec 2021	USD 99.48	90.47 %
<div><div>ARKW</div><div>High Ranking - Yield Enhancement</div><div># 1 ETF</div></div>	USD 11,500.00	USD 115.00	13.87 %	17 Dec 2021	USD 123.49	93.12 %
<div><div>Baidu Inc</div><div>Over Sold - Growth</div></div>	USD 16,500.00	USD 165.00	18.53 %	16 Jul 2021	USD 179.30	92.02 %
<div><div>IWP</div><div>Growth</div></div>	USD 9,500.00	USD 95.00	10.83 %	16 Jul 2021	USD 100.22	94.79 %
<div><div>LIT</div><div>High Ranking - Growth</div><div># 6 ETF</div></div>	USD 5,500.00	USD 55.00	16.48 %	16 Jul 2021	USD 58.70	93.70 %
<div><div>Palantir Technologies Inc</div><div>Yield Enhancement</div></div>	USD 1,600.00	USD 16.00	20.58 %	19 Nov 2021	USD 18.37	87.10 %

Journey Of Placing An Order (3/5)

Click on a product that you're interested to invest in.

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BOOKMARKS

MESSAGES

REPORTS

PROFILE

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< ARKK ELON

High Ranking

Yield Enhancement

Min. Investment
USD 9,000.00

Yield ⓘ
15.48% p.a.

Strike
USD 90.00

OTM ⓘ
90.47%

Invest Now

ARK
7 ETF

Product
ARKK Fixed Coupon ELON 90 Dec 2021

Maturity
17 Dec 2021

Product Risk Rating
VERY HIGH RISK

Underlying

Name
ARK Innovation ETF

Last close
USD 99.48

USD 180.00

Journey Of Placing An Order (4/5)

Select an account to fund the order*

Select the account you want to invest in

Select Account

U3687802 | Kristal Private Wealth

RM Served

U3687802 | Kristal Private Wealth

Click & Trade

U3687802 | Kristal Private Wealth

Click & Trade

In case Click & Trade is activated, an order can be placed directly.

Buy Order for Apple Inc. ELON

Below is your order summary.
Please read it carefully before confirming the order.

Number of Units

- 1 +

Investment Amount

USD 25000

Yield

20% p.a.

Strike Price

2250 (15% OTM)

Maturity Date

Nov 26, 2020

Investment Account

Kristal Private Wealth

Important

All orders are executed as limit orders

Timeline

The order will be submitted for execution 20 mins. after the markets open, to ensure liquidity and the best execution price. If the limit order does not get executed by the end of that day, it shall be cancelled.


Cancel

Place Order

*In the event the client has activated Click and Trade and RM assisted both, they will be given an option to select which account.

Journey Of Placing An Order (5/5)

Once the order is completed, it can be seen in the Kristals Tab.



PORTFOLIO

EXPLORE

IDEAS

BOOKMARKS


MESSAGES15

REPORTS

PROFILE

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<

 DU605293 IB IMA | IB IMA RM Assisted i

Portfolio updated as of May 7

Type: IB IMA
Sub-Account Number: DU605293

Current Value: USD 5,000,000.00
Value (as of Dec 31, 2020): 0.00

Cash Transferred (YTD): USD 0.00
Available Cash: USD 4,333,514.21 i

Earnings (YTD): USD 5,000,000.00
XIRR (YTD): 0.00%

Initial Margin : USD 723,547.00 i
Maintenance Margin : USD 15.30 i


IB Margin utility(%): 5,421.00 i
Margin Available: USD 35,746.25

Total Notional Expoure: USD 35,435.55 i
NAV/ TNE(%): 6,020.00

KRISTALS

SIP/SWP

ORDERS

 Export

Kristal	Asset Class	Allocation %	Qty	Currency	Current Value ▲	Total Investment	Unrealized Returns	Unrealized Returns (%)	Order History	Actions
Tesla TSLA	EQUITY	3.88	292	USD	193,753.68	182,500.00	11,253.68	6.17	View	Contact RM to place order
Twilio ELON 290 May 2021	EQUITY	1.74	3	USD	87,000.00	--	87,000.00	--	View	Contact RM to place order
Zoom ZM	EQUITY	1.17	200	USD	58,610.00	56,000.00	2,610.00	4.66	View	Contact RM to place order
Square Inc. SQ	EQUITY	0.90	200	USD	44,792.00	37,000.00	7,792.00	21.06	View	Contact RM to place order

Why Kristal.AI?

1

More Value for Less

Explore a variety of investment opportunities without extravagant management fees. A treasury bond is always more expensive on any other platform than it is on Kristal.AI.

2

Better Access to Markets

Cherry-picked offerings across asset classes, curated ETFs across 200+ indices and geographies, and access to hedge funds not available at most private banks.

3

Better Personalization

Whether you are a new, experienced or a busy investor, our advisors will work with you to optimise your portfolio as needed.

4

Transparency and Trust

Licensed by MAS (Singapore), SFC (Hong Kong), and SEBI (India), we are transparent in costs and your holdings.

Commercial Terms & Asset Specific Risk

INSTRUMENT TYPE/CLASS	RISK LEVEL
For Retail Investors:	
Treasury bonds / Money market bonds / High grade Government Bond ETF	Low
Corporate bonds (Investment grade) ETFs	
High yield bonds ETFs / Gold ETF / REITS ETF / Developed Market Equity broad Index ETF	Medium
Developed Mkt Mld & Small Cap Equities ETF / Subordinated Bond ETFs / Silver & Broad Commodity ETF / Single Name IG Corporate Bonds	
Direct Equities Large cap (More than USD 5B market cap) / Emerging market ETFs (Bond & Equity) / Single commodity ETF	High
For Accredited Investors:	
Inverse & Leveraged ETFs / Small-Mid Cap equities (Less than USD 5B market cap) / Single name Sub-IG bonds / Unleveraged ELON with underlying of SL 3 and below	Very High
(long only via options) (Bull Call Spreads / Bear Put Spreads / Long Butterfly Call or Put Strategies)/ Covered Call Strategies / Long-Short Hedgefund arbitrage strategies (e.g. Ariana, Aurigin)/ AT1 Bonds/ CoCo Bonds	
Long Short Equities BG Long Short / Private Equity and VC like Investments	
Strategies that include Index Options (includes selling) Index Technical Trader	
Strategies that include Single Stock Options (includes selling) / Leveraged Pooled Strategies (Kristal Founders Fund (Carry++) / ELONs on Underlying SL 3 and above and with embedded leverage	

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