

BFI Inner Circle Forum, April 18th - 21th, 2021

Terms and Conditions

Company information: BFI Capital Group Inc. ('BFI') is a Swiss wealth management group domiciled in Zug, Switzerland. Its subsidiaries - BFI Infinity Ltd., BFI Consulting Ltd., and Global Gold AG – are all members of VQF. As a member of VQF, these subsidiaries are regularly audited for adherence to VQF's rules of professional conduct. More information is at: <http://www.vqf.ch>.

Conference content: The BFI Inner Circle Forum (the 'Forum') is a seminar structured to ensure a hands-on, interactive learning experience. The forum offers multiple days of intensive training along with optional personal meetings. BFI reserves the right to make changes to the program where necessary. The process of inviting speakers is ongoing.

Registration fees: The registration fee covers all Forum costs such as keynote speeches, presentations, workshops, handout materials, coffee breaks, luncheons and receptions according to the official Forum program. It also provides free access to optional private meetings by agreement with an individual Forum speaker and the speaker's staff at their election. The registration fee does not include individual hotel accommodation or participant's travel. Regrettably entry to the event cannot be permitted unless full payment has been received.

There are a limited number of spaces available for the excursion on April 18, 2021. If those places should be full, the difference in the registration fee will be refunded accordingly if the higher registration was paid.

Money-back, satisfaction guarantee: If at any point during the 1st day of the Forum a delegate is not satisfied with the way the presentations have gone, BFI will give a full refund of the registration fees of his/her chosen package minus a \$100 processing fee.

Substitution and cancellation policies: All registrations carry a \$100 administration/processing charge immediately after the registration has been received and up to 28 days before the Forum. Cancellations should be submitted in writing and should arrive at BFI or subsidiary offices before March 21st, 2021, in order to qualify for the refund. There are no refunds for cancellations made after March 21st or for delegates who are unable to attend. If you are unable to attend the conference for any reason, you may make substitutions at no extra charge.

Copyright policy - Intellectual Property Protection: The information provided at the Forum, and all materials distributed in conjunction with the Forum are copyright of BFI or of the Forum panel members. All rights are reserved. You may not use or reproduce or allow anyone to use or reproduce any of those materials for any reason without written permission from BFI.

Privacy Statement: BFI will maintain appropriate measures to ensure that users personal details are not misused. All information collected from delegates will be treated confidentially and according to strict Swiss data secrecy laws. No delegate information will be provided to speakers or any other third parties except upon written request by the delegates and in order to perform the services required, for example to arrange hotel accommodations. Delegates may contact speakers /

professionals present at the Forum directly. In such cases BFI rejects any and all privacy related liability.

Limitation of liability: BFI has made all efforts to arrange for a group of speakers and service providers that are well-known professionals with an excellent expertise and track record in their respective fields. However, BFI shall not be held liable for losses arising or resulting from any thesis, proposal, advice, performance of any of the providers' or speakers' strategies and/or recommendations. The delegate(s) accept(s) total responsibility for any agreement, understanding or relationship entered into with a speaker or provider at or after the Forum at the election of the speaker or provider.

The liability of BFI, if any, for damages under this contract in no event shall include incidental or consequential damages of any kind, even if BFI has been advised of the possibility of such damages. The remedies set forth in this contract shall be BFI's sole and exclusive remedies for any breach of this contract by BFI.

Delegate acknowledgement: The undersigned understands and acknowledges that the presentations given at the Forum by BFI and the invited Forum speakers, including all investment descriptions and investment strategies presented, are solely for informational purposes and intended solely for the education of the audience members attending such presentations. Neither BFI nor any speaker undertakes in any way to provide personalized or individualized investment advice or recommendations with respect to such investments and strategies or is acting as an "investment adviser" as that term is defined under the U.S. Investment Advisers Act of 1940, as amended. Neither BFI nor the speakers invited to the Forum are providing any legal or tax advice with respect to an investment in or purchase of such investments and strategies. The presentations relating to the investments and strategies are not an offer to sell or the solicitation of an offer to buy such investments and strategies.

The undersigned further understands and acknowledges that the investments and strategies presented at the Forum are complex and must be individually customized to comply with applicable tax, securities, insurance and other laws and to be suitable for a particular person based upon such person's individual circumstances.

The undersigned has been advised to consult with their own personal tax, financial, investment and legal advisers and accountants with respect to any decision to invest in or purchase such investments and strategies.

Force majeure: In the event the Forum, or any part of the Forum, is not available as a result of fire, flood, tempest, governmental intervention, malicious damage, acts of war, strike, lock-out, labor dispute, riot, or any other such cause over which BFI has no control, including an insufficient number of registrations, BFI shall not be liable to indemnify or reimburse delegates in respect of any damages or losses, direct or indirect arising as a result therefrom.

Governing law / regulations: This contract shall be governed by, and construed in accordance with, the laws of Switzerland. The parties agree that the place of performance is Zurich, Switzerland, and irrevocably submit to the exclusive jurisdiction of the courts of Switzerland.

