



Symfonie Corona Notes

Support local business, earn steady income

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- Fixed maturities of 12 - 24 months
- Fixed coupons - 5% / 6%
- Interest only 6 months, principal and interest for the remainder of the term
- Proceeds invested in loans to small and medium sized business owned buy real people with real cash flows
- Borrowers personally guarantee business loans
- Symfonie Capital loan reserve helps ensure principal payments
- Professionally managed, diversified investment portfolio
- Choice of currency – CZK/EUR/GBP/USD

- P2P loans and bonds offer steady returns and attractive yields
- Principal re-payments of consumer and business loans monthly mean overall lower credit risk and more opportunities to re-invest cash flows
- Diversification across borrowers
- Research and risk management driven investment process
- Monthly income / principal payments
- Regular portfolio updates

Ideal Investor Profile

- Investors seeking relatively stable returns over time but who may not have sufficient credit expertise
- Investors who understand Peer to Peer lending and are looking for more diversification than they can achieve on their own
- Investors seeking a relatively high yield for savings and who are able to accept a moderate level of risk
- Investors willing to match the term of their investment to the underlying maturity of the portfolio



Key Risks for Noteholders

- **Defaults** – higher defaults can reduce principal value of notes
- **Liquidity** – no secondary market for the notes



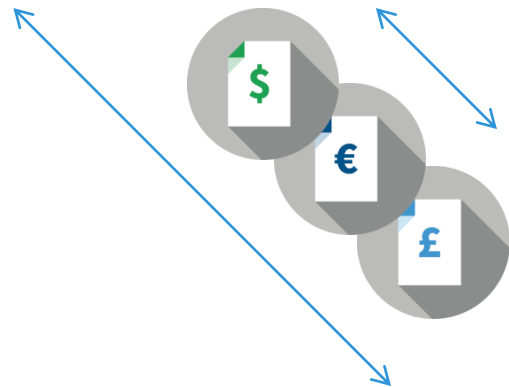
Risk warning – the notes are not guaranteed. Investors may lose interest and principal in case there is a high default rate among the loans in which the portfolio invests. Symfonie Capital maintains a reserve of 5% of loan principal.

Noteholders

- Noteholders lend money to the Trust, receive principal and interest payments

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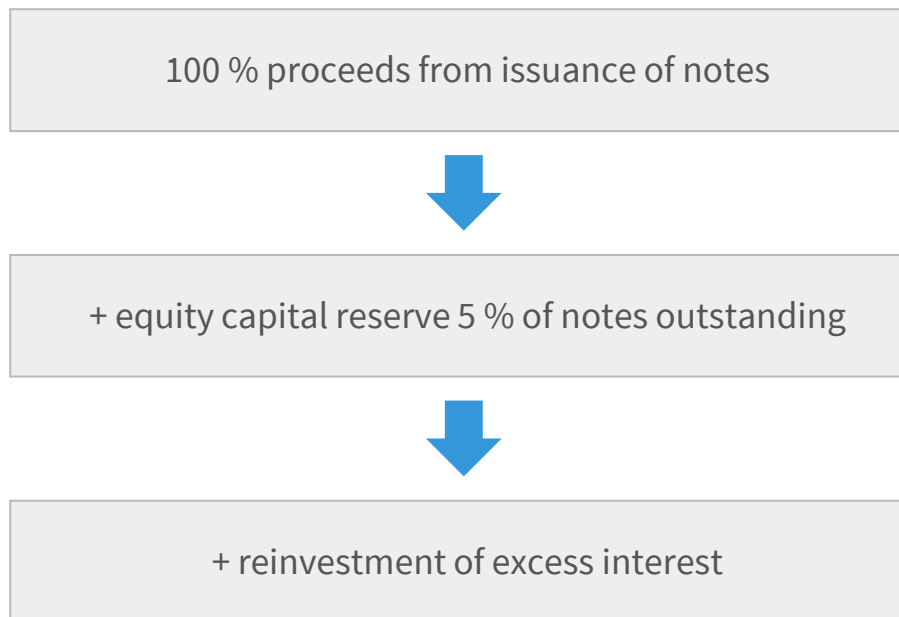
- Places reserve capital into Trust
- Manages Trust Assets

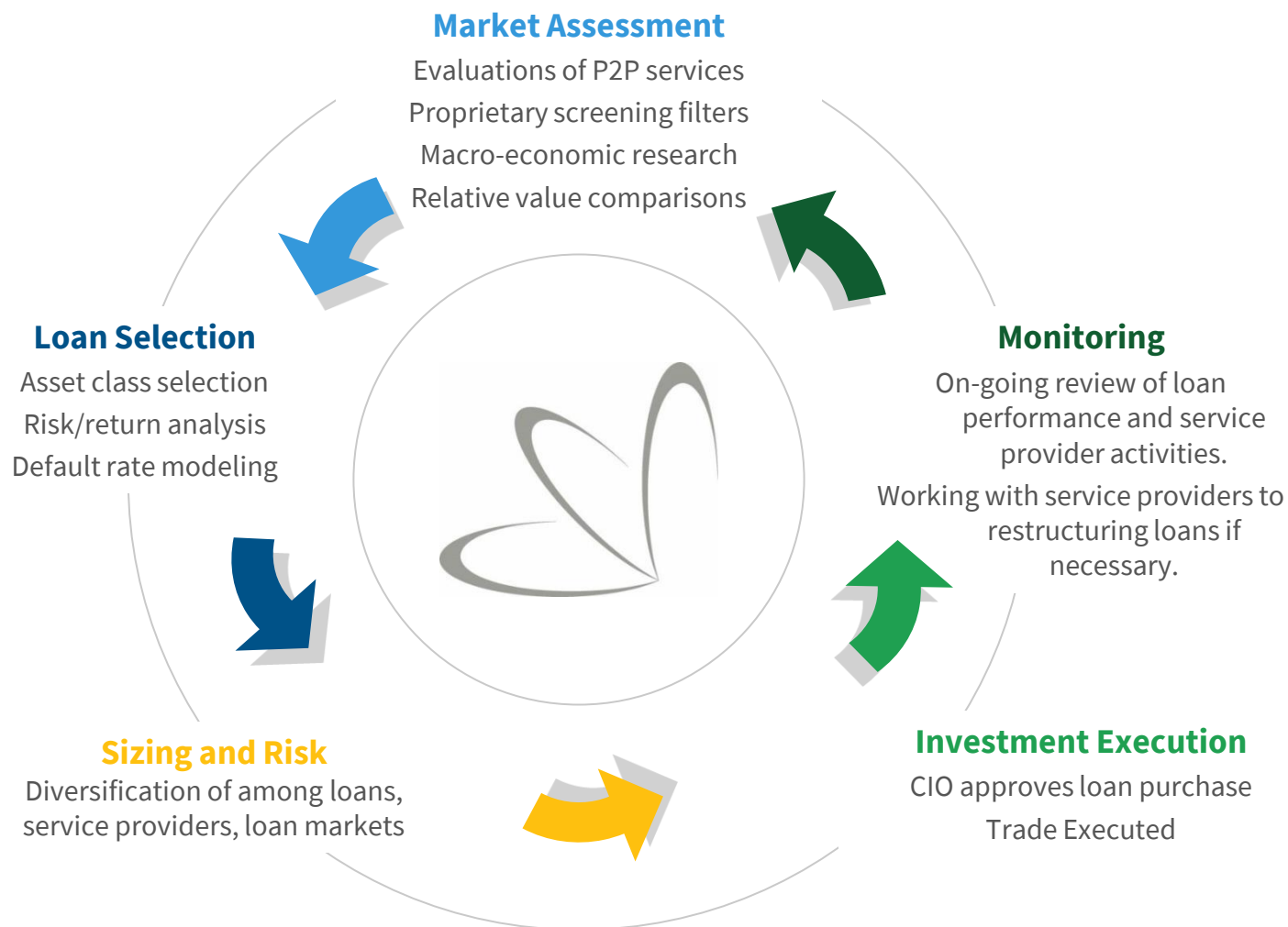


Symfonie P2P Income Trust

- Bankruptcy protected investment trust
 - Subject to law of Delaware, USA
 - Legal owner of all investment assets
 - Invests in P2P loans and bonds only
 - All assets are collateral for benefit of noteholders
- Diversified International portfolio of investments in P2P loans and bonds
 - Principal and interest received monthly

Symfonie P2P Income Trust





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