

RISK DISCLOSURE STATEMENT

Cresco Technologies LTD
Effective Date: 02.06.2026 | Version 1.0

NOTICE

This Risk Disclosure Statement supplements the Disclaimer and Terms of Use of Cresco Technologies LTD. It does not constitute investment advice or a regulated financial service. By accessing or using the Platform, you acknowledge that you have read, understood, and accepted the risks described below. If you do not accept these risks, you must not use the Platform.

1. GENERAL INVESTMENT RISKS

All investments involve risk. The value of any investment may go down as well as up, and you may not recover the amount you originally invested. There is no guarantee that any investment objective will be achieved. Past performance is not a reliable indicator of future results.

You should never invest money that you cannot afford to lose. You should carefully consider your financial situation, investment objectives, risk tolerance, and investment horizon before making any investment decision.

2. RISKS SPECIFIC TO FINANCIAL INSTRUMENTS

Depending on the products or strategies recommended by your chosen Partner Advisor, you may be exposed to the following risks (this list is not exhaustive):

Risk type	Description
Market risk	The risk that the value of an investment will decrease due to changes in overall market conditions (economic, political, or environmental factors).
Liquidity risk	The risk that you may not be able to sell an investment quickly or at a fair price due to lack of buyers or market disruptions.
Credit risk	The risk that an issuer of a bond or other debt instrument may default on its payment obligations.
Concentration risk	The risk of holding a significant portion of your portfolio in a single asset, sector, or geographic region, leading to amplified losses.
Currency (FX) risk	If you invest in instruments denominated in a currency different from your base currency, exchange rate fluctuations may affect the value of your investment.
Derivatives risk	Instruments such as options, futures, or swaps are highly volatile, may involve leverage, and can result in losses exceeding the initial investment.
Structured products risk	These products may have complex payoffs, limited liquidity, and the potential for total loss of capital.
Leverage risk	Borrowing to invest (or using leveraged instruments) magnifies both gains and losses. You may lose more than your initial capital.

3. RISKS RELATED TO PARTNER ADVISORS

Your relationship with a Partner Advisor is independent of Cresco Technologies LTD. The following risks apply:

- No guarantee of performance: Any past performance or track record displayed by a Partner Advisor on the Platform does not guarantee future results.
- Regulatory status changes: A Partner Advisor's license may be suspended, revoked, or restricted after their onboarding onto the Platform. Cresco does not monitor or guarantee ongoing regulatory compliance of any Partner Advisor.

- Conflicts of interest: Partner Advisors may receive commissions or other incentives from product providers (e.g., fund managers, brokers). Cresco does not control or fully disclose all such arrangements.
- Suitability risk: The investment recommendations provided by a Partner Advisor may not be suitable for your personal financial situation, even if based on your Investment Profile. Cresco does not verify the appropriateness of any recommendation.
- Advisor insolvency or misconduct: In the event a Partner Advisor becomes insolvent, engages in fraud, or breaches its fiduciary duties, your only recourse is against that Partner Advisor (or its regulator). Cresco is not liable.
- Advisor termination: A Partner Advisor may cease offering services through the Platform at any time. You may be required to find a new advisor or transfer your assets.

4. RISKS RELATED TO THE PLATFORM AND TECHNOLOGY

Cresco Technologies LTD operates a digital platform. You acknowledge and accept the following technology-related risks:

- Platform unavailability: The Platform may be offline due to maintenance, cyber-attacks, third-party API failures (e.g., Interactive Brokers, OpenAI, Didit), or force majeure events. During such periods you may not be able to access your Investment Profile, communicate with your Partner Advisor, or execute instructions.
- Data inaccuracies: Portfolio data displayed on the Platform is sourced from Interactive Brokers or other third parties. Such data may be delayed, incomplete, or incorrect. Cresco is not responsible for errors in third-party data.
- AI-generated content errors: AI Summaries and analytics (provided via OpenAI) are probabilistic and may contain material inaccuracies, outdated information, or hallucinations. You are solely responsible for verifying any AI-generated information before relying on it.
- Cybersecurity risks: Despite reasonable security measures, no system is fully immune to unauthorised access, data breaches, or malware. Your personal and financial data could be compromised.
- Integration failures: The Platform relies on APIs from Interactive Brokers, Didit, and OpenAI. Any failure, change, or discontinuation of those APIs may disrupt or terminate certain features without notice.

5. RISKS ASSOCIATED WITH INVESTMENT PROFILING

The investment profiling questionnaire is a simplified tool based on your self-declared responses. It does not constitute a comprehensive financial assessment. Risks include:

- Inaccurate profiling: If you provide incorrect, incomplete, or misleading responses, your Investment Profile will not reflect your true risk tolerance or financial situation, potentially leading to unsuitable recommendations from a Partner Advisor.
- Static nature: Your financial circumstances may change over time. The Platform does not automatically update your Investment Profile unless you manually modify it.
- False sense of security: An Investment Profile that suggests “conservative” or “moderate” risk does not eliminate the possibility of substantial losses. All investments carry risk regardless of profile.

6. RISKS OF USING THIRD-PARTY SERVICES

The Platform integrates with the following third-party services (among others):

- Interactive Brokers: Your brokerage account and assets are held with Interactive Brokers, not with Cresco. Interactive Brokers is subject to its own terms, risks (including counterparty risk), and regulatory framework. Cresco has no control over your Interactive Brokers account.
- OpenAI (AI Summaries): Data sent to OpenAI is anonymised but may be processed on servers located outside the ADGM (e.g., United States). This introduces data transfer risks and potential access by foreign authorities.
- Didit (identity verification): Didit processes your personal identification documents, which may include biometric data (e.g., facial image). Biometric data is considered a special category of personal data and carries additional privacy and security risks.

You are responsible for reviewing the terms, privacy policies, and risk disclosures of all third-party services you use in connection with the Platform.

7. JURISDICTIONAL AND REGULATORY RISKS

No licence from FSRA or any other regulator: Cresco Technologies LTD is not authorised or regulated by the Financial Services Regulatory Authority (FSRA) of ADGM or any equivalent body in any jurisdiction. The Platform is not a regulated investment exchange, broker, or advisor. You have no recourse to the FSRA or any financial ombudsman service in relation to the operation of the Platform itself.

Geographic restrictions: The Platform is not available to residents of the United States, the Russian Federation (at the Company's discretion), or any jurisdiction subject to comprehensive sanctions. If you access the Platform from a restricted jurisdiction, you do so in breach of this statement and bear all legal consequences.

Tax risks: Your investments may be subject to taxes (capital gains, withholding, income, etc.) in your country of residence or where the investments are held. Cresco does not provide tax advice. You are solely responsible for any tax liabilities arising from your investment activities.

8. RISKS OF AI-GENERATED AND AUTOMATED CONTENT

The Platform may provide AI-generated portfolio summaries, analytics, or text. You expressly acknowledge:

- AI outputs are not investment advice.
- They may be factually wrong, misleading, or omit critical information.
- Cresco does not review, edit, or verify individual AI outputs.
- You should not make any investment decision based solely or primarily on AI-generated content. Always cross-reference with independent sources and, where appropriate, your Partner Advisor.

9. LOSS OF ACCESS OR ACCOUNT CLOSURE

Cresco reserves the right to suspend or terminate your access to the Platform in accordance with the Terms of Use. Without limitation, this could occur if you breach the Disclaimer, Terms, or applicable law. Such suspension may prevent you from accessing your Investment Profile, contacting your Partner Advisor, or retrieving historical data. Cresco is not liable for any losses resulting from such suspension or termination.

10. NO GUARANTEE OF ACCURACY OR COMPLETENESS OF INFORMATION

Any information displayed on the Platform – including but not limited to market data, news, research, Partner Advisor profiles, and portfolio analytics – is provided on an “as is” and “as available” basis. Cresco does not warrant that such information is accurate, complete, timely, or fit for any particular purpose. Human, technical, or systematic errors may occur. You assume full responsibility for verifying any information before acting upon it.

11. YOUR RESPONSIBILITY TO SEEK INDEPENDENT ADVICE

You are strongly encouraged to seek independent professional advice (legal, financial, tax, or otherwise) from a suitably qualified and regulated professional before making any investment decision or entering into an Advisory Agreement with any Partner Advisor. This Risk Disclosure Statement does not replace the need for personalised advice tailored to your individual circumstances.

12. ACKNOWLEDGEMENT OF RISK DISCLOSURE RECEIPT

By using the Platform, you confirm that:

1. You have read, understood, and accepted this Risk Disclosure Statement in full.
2. You understand that all investments carry risk and that you may lose some or all of your invested capital.
3. You will not hold Cresco Technologies LTD or any of its officers, employees, or agents liable for any investment losses, platform downtime, data inaccuracies, or actions of Partner Advisors.

4. You will obtain from your chosen Partner Advisor any additional risk disclosures required by that Partner Advisor's regulatory licence.
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