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Your cash is pooled with those of other clients and may be deposited with a number of Financial Institutions. These deposits are protected under the Luxembourg AGDL scheme (see below) to a value of €100,000 per investor. In the interests of diversifying the risk we may invest a proportion or all of the pooled money in a country outside of Luxembourg. This does not affect your deposit protection under the AGDL scheme.

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## Compensation Arrangements

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