CURRICULUM VITAE OF RAFFAELE RIVA

Personal information

Date of birth: 15 December 1962

Citizenship: Swiss and Italian

Marital status: Married

Languages: knowledge of several foreign languages; fluent in English and French; native Italian speaker.

Current professional experience

From 2008 to the present:

Founder, co-owner and partner of **AUREA Multi Family Office**, available to family businesses. It comprises several companies, including Aurea Wealth Management SA (Lugano, CH), Aurea Consulenti Associati SA (Lugano, CH), Milano Fiduciaria S.r.l. (Milan, I) and AUREA Family Business Sarl (Luxembourg, LU), and operates through a small team of qualified professionals and various associates in the following areas:

- asset and wealth management;
- wealth and estate planning, trusts;
- international cross-border activities (including legal and tax matters);
- corporate finance and restructuring, sports finance;
- M&A, club deals and other extraordinary transactions.

Aurea Wealth Management SA, of which Mr Riva is Vice Chairman and controlling shareholder, is a Swiss portfolio manager and trustee authorised by the Swiss Financial Market Supervisory Authority (FINMA). It manages portfolios and bankable assets under advisory, wealth management and discretionary management mandates, and also acts as a professional trustee, for individuals, entities and institutional clients, using traditional and alternative investment strategies.

Aurea Consulenti Associati SA, of which Mr Riva is Chairman and controlling shareholder, is a Swiss wealth management company authorised by the Swiss Financial Market Supervisory Authority (FINMA) through POLYREG Organismo di Autodisciplina LRD, the self-regulatory organisation under the AML Act. It acts as a corporate and financial adviser under advisory and discretionary mandates, providing advisory and consultancy services in international finance, tax matters and compliance, asset protection and estate planning, corporate and sports finance, and restructuring, mergers and acquisitions, club deals and other extraordinary transactions.

Milano Fiduciaria Srl, of which Mr Riva is Chairman and controlling shareholder, is a non-discretionary fiduciary company (fiduciaria statica) and trust company authorised by the MInistero dello Sviluppo Economico (MISE, now MIMIT). It operates as a fiduciary company under Italian Law No. 1966/1939 and is a member of Assofiduciaria.

Aurea Family Business Sarl, of which Mr Riva is the controlling shareholder, is a Luxembourg company acting as a corporate adviser and providing advisory and administrative services to cross-border family businesses, including corporate bookkeeping, auditing and reporting, due diligence, tax and legal compliance, corporate organisation and governance, coordination of operations, and management of relationships with banks, correspondents, law firms and accounting firms.

For thirty years, Mr Riva has provided international advisory services, primarily in finance, commercial and tax practice, fiduciary services (accounting and financial) and trusts for UHNWI and HNWI clients. He has participated in numerous international projects involving special financial transactions, corporate finance and start-ups, corporate reorganisation and restructuring, family business development and implementation, and M&A, taking part in numerous liquidity events, including in top-flight football. He advises on the management of liquid and illiquid assets, intergenerational succession, estate planning, trusts and wills, in both domestic and international contexts.

AUREA Multi-Family Office

Aurea and its partners manage the wealth and businesses of HNWI and UHNWI families and of clients including companies, institutional clients, business leaders, funds and individuals.

Mr Riva and his partners, working for Aurea and its group of companies, have developed solid expertise in structuring transactions. Their work has included:

- advising on numerous completed M&A transactions involving assets and share dealss;
- arranging and advising on significant financing and corporate finance transactions, including sports finance and transfer funding;
- working on a number of financing, corporate finance and M&A transactions in the pipeline;
- promoting and advising on various club deals and start-up projects;
- advising on real estate transactions;
- advising on complex cross-border group restructuring and business turnaround transactions;
- advising on complex cross-border estate planning and wealth reorganisation matters;
- managing portfolios and bankable assets;
- acting as trustees and estate practitioners for the family wealth of various HNWI and UHNWI clients.

Aurea's team is specifically structured to provide wealth management services to a number of HNWI and UHNWI families.

Aurea collaborates with a network of high-level professionals, banks and mutual funds, asset and fund managers, and insurance companies.

Mr Riva, Aurea and its partners have acted as board members, referral agents, introducers, promoters and advisers to open-ended mutual funds, collective investment funds and securitisation vehicles.

Previous professional experience

- From 1997 to 2008: founder, co-owner and managing partner of advisory companies operating in wealth and estate planning and management, international cross-border activities (including legal and tax matters), corporate finance and restructuring, and M&A.
- From 1992 to 1996: senior manager at a multinational conglomerate, holding senior executive roles and serving on the boards of numerous group companies, mainly in Europe and South America. As head of the group's Lugano offices, he worked in Amsterdam (the Netherlands) and Luxembourg to coordinate the operations of various subsidiaries and branches located mainly in Western Europe, Canada, Central and South America, and South Africa.
- From 1988 to 1992: progressed from Assistant to Assistant Manager/Supervisor in the Audit and Accounting department of Price Waterhouse (now PwC), a Big Four firm, in Milan (Italy) and Manchester (UK).

Education

- Università Cattolica del Sacro Cuore, Milan, 1987: degree with top marks in Economics and Commerce, with a business focus and a professional practice specialisation, covering accounting, professional practice and finance, company and commercial law, tax law, banking law and insolvency law.
- Università Cattolica del Sacro Cuore, Milan, 1989: professional qualification in Italy as a Dottore Commercialista (Italian qualified/chartered accountant).
- January - December 1997: one-year postgraduate master's course in "International Taxation" at SSQEA (now the University of Applied Sciences and Arts of Southern Switzerland - SUPSI), Canton Ticino Management Business School, Morbio Inferiore, Switzerland.
- January - December 1998: one-year postgraduate master's course in "Swiss Cantonal and Federal Tax" at SUPSI, University of Applied Sciences and Arts of Southern Switzerland, Lugano, Switzerland.
- October 1999 - March 2000: "Master in International Tax Law & Practice" at Euroconference - Centre for Tax Law Studies, Verona, Italy.
- March - June 2012: postgraduate master's programme "Il diritto dei trust e degli affidamenti fiduciari" (The Law of Trusts and Fiduciary Entrustment Arrangements), covering trust law and practice, Milan, Italy, 12th edition, at Consorzio Interuniversitario Uniforma - Associazione "Il trust in Italia"; a programme accredited for the continuing education of Italian lawyers and accountants.

- March - June 2017: postgraduate master's programme "Legal & Business English for Italian Lawyers & Accountants" at the University of Milan-Bicocca, Milan, Italy, EFLIT English for Law & International Transactions; a programme accredited for the continuing education of Italian lawyers and accountants.
- He undertakes mandatory continuing professional development (CPD) to maintain the professional standards required of:
  - chartered accountants, statutory auditors and sustainability auditors in Italy,
  - members of the Swiss Association of Asset Managers (VSV-ASG) and POLYREG Organismo di Autodisciplina LRD, in Switzerland, and
  - TEPs, full members of STEP (Society of Trust and Estate Practitioners).

Principal qualifications

- Registered with the "Ordine dei Dottori Commercialisti e degli Esperti Contabili" - ODCEC (Order of Qualified/Chartered Accountants and Accounting Experts) of Milan for over 35 years; member of the "Wealth Planning and Intergenerational Succession Commission" and the "Equal Opportunities Commission" of the Milan ODCEC.
- Registered with the "Registro dei Revisori Legali" (Register of Legal/Statutory Auditors), Rome, Italy, since its establishment.
- Qualified as a "Sustainability Auditor" by a 2025 decree of the Ministry of Economy and Finance (MEF), authorised to carry out assurance engagements on the compliance of sustainability reporting pursuant to Italian Legislative Decree No. 125/2024 and EU Directive 2022/2464.
- Full Member of STEP (Society of Trust and Estate Practitioners) for over fifteen years, entitled to use the designation TEP as a Registered Trust and Estate Practitioner.
- Registered with the Canton Ticino authority's "Albo dei Fiduciari Commercialisti" (Register of Authorised Accountants and Trustees), Switzerland, for over twenty-five years.
- Formerly registered with the Canton Ticino authority's "Albo dei Fiduciari Finanziari" (Register of Authorised Asset Managers), Switzerland.
- Individual member of the Swiss Association of Asset Managers (VSV-ASG), Switzerland.
- Member of Associazione "Il Trust in Italia" and Professional Affiliate of the Swiss Association of Trust Companies (SATC), Switzerland.

Other interests

- Member of the London Reform Club.
- Member of the Yacht Club de Monaco.
- Sporting activities:
  - has competed in equestrian sports (show jumping) and skiing;
  - scuba diving instructor who has dived in all the seas of the world.

15 September 2026