Hespera Retirement Account Supplement

Hespera Capital Assets / Hespera ETFs · Last reviewed September 03, 2026 · Effective March 27, 2026

1. Purpose

This Retirement Account Supplement applies to Roth-oriented, Traditional-oriented, Rollover, Inherited, SEP, SIMPLE, Self-Employed, workplace Advantage, and related retirement pathways on Hespera.

2. Tax framing — not tax advice

Labels such as Roth or Traditional describe common tax treatments in certain jurisdictions. Your actual tax results depend on law, eligibility, contribution limits, and holding periods. Consult a qualified tax professional. Hespera does not provide tax advice.

3. Contributions and limits

Contribution room, catch-up rules, and employer components (if any) are determined by applicable law and plan documents. The platform may block or flag contributions that appear inconsistent with information you provided.

4. Distributions

Early or non-qualified withdrawals may incur taxes and penalties under local law. Inherited accounts often have mandatory distribution timelines. Review beneficiary paperwork carefully.

5. Rollovers

Rollovers from workplace plans can be complex. Incorrect processing can create taxable events. Follow in-product checklists and ask Client Care before initiating third-party transfers.

6. Investments inside retirement pathways

Retirement pathways invest primarily through Hespera ETF plans. Crypto-linked retirement sleeves also require acceptance of the Cryptocurrency Risk Disclosure.

7. Workplace plans

If your employer sponsors a workplace plan that uses Hespera investment menus, your primary plan administrator documents control eligibility, vesting, and withdrawals. Hespera’s role may be limited to investment access.

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