

<p><b>Introduction</b></p>	<p>Ameliora Wealth Management Ltd. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>What investment services and advice can you provide me?</b></p>	<p>We offer investment advisory services primarily to retail clients, trusts, foundations and other entities, including investment advice and the evaluation, selection and monitoring of investments.</p> <p>We offer both discretionary and non-discretionary mandates as separately managed accounts and our Chief Investment Officer monitors all managed accounts at least quarterly in order to ensure alignment with investment goals and risk profiles.</p> <p>Under a <b>discretionary mandate</b>, you grant us the authority to supervise and select investments, in line with the investment profile agreed with you and without prior consultation, by signing an asset management agreement with us. You may limit the authority by which we act by placing any form of investment restrictions on this authority in writing. You may terminate this discretionary authority at any time without notice.</p> <p>Under a <b>non-discretionary mandate</b>, by signing an investment advisory agreement with us, we make investment recommendations to you and you subsequently make the ultimate investment decision regarding the purchase or sale of investments. You may terminate this agreement at any time without notice.</p> <p>We offer advice on the following types of securities and transactions: exchange-listed securities, securities traded over the counter, foreign issuers, government and corporate debt securities, certificates of deposit, investment company securities such as mutual funds, exchange traded funds; and private investment funds, foreign exchange transactions, commodities and futures contracts on intangibles.</p> <p>Generally, we intend our client relationships to have a minimum of USD 1,000,000 of assets under management.</p> <p><b>For additional information</b>, please see <a href="#">Form ADV Part 2A Brochure</a>, items 4, 7 and 13.</p> <p><b>Conversation starters. Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<p><b>What fees will I pay?</b></p>	<p>We charge investment advisory fees for our services consisting of a percentage of the market value of assets under management. We calculate the value of your assets by averaging the asset values that are calculated for the last day of each of the three months preceding the month of payment. No fees are deducted in advance and fees are assessed yearly. After the end of each quarter, we arrange with the custodian for the direct payment of the fee. The more assets there are in your account, the more fees you will pay so we have an incentive to encourage you to increase the assets held in your account.</p> <p>Fees charged by Ameliora do not include custodian fees, brokerage commissions and other transaction costs, or any other fee imposed by the custodian bank or the broker, such as stamp duties, local taxes or other fees charged by third parties.</p>

	<p><b>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</b></p> <p><b>For additional information, please see <a href="#">Form ADV Part 2A Brochure</a>, item 5.</b></p> <p><b>Conversation starter. Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <b>Help me understand how these fees and costs might affect my investments. If I give you \$10'000 to invest, how much will go to fees and costs, and how much will be invested for me?</b></li> </ul>
<p><b>What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</b></p>	<p><b>As your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide to you. Here are some examples to help you understand what this means.</b></p> <p>Ameliora is held to a fiduciary standard of care and is exclusively compensated by the advisory fees paid by its clients. We do not accept any compensation from third parties relating to referrals or to the investment advice we provide to our clients. We however pay fees for client referrals, in compliance with the conditions and requirements of Rule 206(4)-3 under the Investment Advisers Act of 1940, which may increase the cost of our services to you.</p> <p>We believe that our fee-only advisory business model significantly reduces the potential for conflicts of interest. However, the more assets there are in your account, the more fees you will pay so we have an incentive to encourage you to increase the assets held in your account.</p> <p><b>For additional information, please see <a href="#">Form ADV Part 2A Brochure</a>, items 5, 10 and 14.</b></p> <p><b>Conversation starter. Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <b>How might your conflicts of interest affect me, and how will you address them?</b></li> </ul>
<p><b>How do your financial professionals make money?</b></p>	<p>Ameliora provides direct cash compensation to financial professionals obtaining clients for the firm and exceeding certain investment performance thresholds, at the discretion of the Board of Directors, in addition to the employee's regular salary. Employees are also paid annual cash bonuses related to company profits at the discretion of the Board of Directors.</p> <p>The more assets there are in your account, the more fees you will pay so we have an incentive to encourage you to increase the assets held in your account.</p>
<p><b>Do your financial professionals have legal or disciplinary history?</b></p>	<p>No.</p> <p>Visit <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals. Also see <a href="#">Form ADV Part 2A Brochure</a>, item 9.</p> <p><b>Conversation starter. Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></li> </ul>
<p><b>Additional Information</b></p>	<p><b>For additional information about our services, please refer to our Form ADV and our website <a href="http://www.ameliorawealth.com">www.ameliorawealth.com</a>. If you would like additional, up-to-date information or a copy of this disclosure, please call +41 43 336 10 90.</b></p> <p><b>Conversation starter. Ask your financial professional:</b></p> <ul style="list-style-type: none"> <li>• <b>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</b></li> </ul>