

FinSA

CLIENT INFORMATION

Based on the legal requirements of Art. 8ff. of the Financial Services Act (FINSa), we would like to supply you with this information sheet which provides an overview of Ameliora Wealth Management Ltd. (hereinafter referred to as the «financial institution») and its services.

A. Company information

Address

Street: Dianastrasse 9
Zip Code / City / Country: 8002 Zurich, Switzerland
Phone: +41 43 336 10 90
Email: info@ameliorawealth.com
Website: www.ameliorawealth.com

The financial institution was established on 12 February 2012.

Supervisory authority and audit firm

Under the new Federal Act on Financial Institutions (FinIA), all financial institutions need a license from FINMA to carry out their professional activities as a portfolio manager. Ameliora Wealth Management Ltd received its license on 20.10.2023 and is supervised by a supervisory organization.

Ameliora Wealth Management Ltd is audited and reviewed by the auditing company BDO Ltd. ("BDO") both in terms of supervisory law and in terms of obligations. The address of AOOS - Schweizerische Aktiengesellschaft für Aufsicht and BDO Ltd. can be found below.

AOOS - Schweizerische Aktiengesellschaft für Aufsicht
Street: Clausiusstrasse 50
Zip Code / City / Country: 8006, Zurich, Switzerland
Phone: +41 44 215 98 98
Email: info@aoos.ch
Website: www.aoos.ch

BDO Ltd.
Address: Schiffbaustrasse 2
Zip Code / City / Country: 8031 Zurich, Switzerland
Phone: +41 44 444 35 55
Email: zurich@bdo.ch
Website: www.bdo.ch

Ombudsman

The financial institution is affiliated with the independent ombudsman OFS Ombud Finance Suisse, which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the client and the financial services provider should be settled by an ombudsman's office, if possible, within the framework of a mediation procedure. The address of OFS Ombud Finance Suisse is stated below.

OFS Ombud Finance Suisse
Address: 16 Boulevard des Tranchées
Zip Code / City / Country: 1206 Geneva, Switzerland
Phone: +41 22 808 04 51
Email: none
Website: www.ombudfinance.ch

B. Information on the offered financial services

The financial institution provides portfolio management services as well portfolio-based investment advisory services.

The financial institution does not guarantee any yield nor performance of investment activities. The investment activity can therefore lead to an appreciation or a depreciation in value.

The financial institution has the necessary license to perform the services described above.

C. Client Segmentation

Financial service providers are required to classify their clients into a client segmentation according to the law and adhere to the respective code-of-conduct. The Financial Services Act provides for «retail clients» and «professional clients» segments. For each client, a client classification is determined within the framework of the cooperation with the financial institution. Subject to certain conditions, the client may change the client classification by opting out.

D. Information on risks and costs

General risks associated with financial instruments transactions

The investment advisory and portfolio management services involve financial risks. The financial institution shall provide all clients with the «Risks associated with Financial Instruments Transactions» brochure prior to the execution of the contract. This brochure can also be found at www.swissbanking.org.

Clients of the financial institution may contact their client advisor at any time if they have any further questions.

Risks associated with the offered services

For a description of the various risks that may arise from the investment strategy for clients' assets, please refer to the relevant investment advisory or portfolio management agreements.

If unusual concentrations of risk within the client portfolio cannot be ruled out, the nature and extent of such concentration risks shall be disclosed to the client. Indicators of such unusual concentrations of risk are:

- a concentration of 10% or more in individual securities;
- a concentration of 20% or more in individual issuers.

Concentrations from collective investment schemes that are subject to regulatory risk diversification rules, such as UCITS funds and Swiss securities funds, are excluded.

In the case of investment advice, the financial institution shall provide its retail clients with the basic information sheet of the recommended financial instrument.

Information on costs

A fee is charged for the services rendered, which is usually calculated on the assets under management and/or on a performance basis. For more detailed information, please refer to the relevant investment advisory or portfolio management agreements.

If it is not possible to determine the actual amount of remuneration or third-party services before the financial service is provided or the contract is concluded, the financial institution shall inform

the client of the range of the respective remunerations, taking into account the different asset classes and financial instruments.

In the case of asset management and portfolio-based investment advice, if the exact amount of third-party remuneration cannot be determined in advance, the client shall be informed of the range of the expected remuneration in relation to the portfolio value and the agreed investment strategy.

E. Information about relationships with third parties

In connection with the financial services offered by the financial institution, economic ties may exist with third parties. The acceptance of payments from third parties as well as their treatment are regulated in detail and comprehensively in the respective investment advisory and portfolio management contracts.

F. Information on the market offer considered

The financial institution basically follows an «open universe approach» and tries to make the best possible choice for the client when selecting financial instruments. The financial institution's own collective investments can – where appropriate – be used in the portfolio management mandates or recommended as part of investment advice.

If the financial institution offers both its own and third-party financial instruments in its market offering, it shall take appropriate organisational measures, such as implementing a procedure for selecting financial instruments based on objective criteria customary in the industry. If the possibility of customers being disadvantaged cannot be excluded, the financial institution shall disclose this to its customers.

G. Appropriateness and Suitability

Suitability test for portfolio-based investment advice and asset management

When providing portfolio-based investment advice, the financial institution provides investment advice that takes into account the client portfolio. When providing asset management services, the financial institution must also take into account the entirety of the client portfolio it manages. In contrast to investment advice, it also makes the investment decision itself.

In both these cases, the financial institution must determine the financial circumstances and investment objectives as well as the knowledge and experience of the clients. In this context, the knowledge and experience relates to the financial service and not to the individual transactions.

The information gathered by the financial institution about the knowledge and experience of the clients must take account of the investment strategy, and the granularity of the survey must be adapted to the complexity and risk profile of the investment and the investment strategy. In particular, the financial institution must be certain about the knowledge and experience of the clients in relation to each relevant investment category used in the financial service.