

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 INVESTIERA GROUP AG (hereinafter referred to as the «Financial Institution») and its services.

A. Company information

Address

Street: Dr. Haasstrasse 25
Zip Code/City: 3074, Muri bei Bern
Phone: +41 (0) 79 44 44 811
Email: office@investiera.com
Website: www.investiera.com

The financial institution was established in 2020.

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. The financial institution received its license on 13.07.2023 and is supervised by the supervisory organization AOS. The financial institution is audited by the audit company SWA Swiss Auditors AG both in terms of regulatory law and obligations. The address of the supervisory organization and the audit company can be found below.

Supervisory organization: AOS – Schweizerische Aktiengesellschaft für Aufsicht

Street: Clausiusstrasse 50
Zip Code / City: 8006 Zürich
Phone: +41 44 215 98 98
Email: info@aos.ch
Website: www.aos.ch

Audit Firm Name: SWA Swiss Auditors AG

Address: Bahnhofstrasse 3
Zip Code / City: 8808 Pfäffikon
Phone: +41 (0)55 415 54 72
Email: info@swa-audit.ch
Website: www.swa-audit.ch

Ombudsman

The financial institution is affiliated with the independent ombudsman, which is Finanzombudsstelle Schweiz (FINOS) 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 FINOS is stated below.

Name Ombudsman: Finanzombudsstelle Schweiz (FINOS)

Address: Talstrasse 20 (1st floor)
Zip Code / City: CH-8001 Zürich
Phone: Switzerland: 044 552 08 00
Abroad: +41-44 552 08 00
Email: info@finos.ch
Website: www.finos.ch

B. Information on the offered financial services

The financial institution provides portfolio management services to its clients. The services consist of the purchase and/or sale of financial instruments, the acceptance and transmission of orders that have the financial instruments as their object, the management of financial instruments.

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.

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», «professional clients» and «institutional 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 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 portfolio management agreement.

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.

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 portfolio management agreement.

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 portfolio management agreement. The financial intermediary declares that it does not accept retrocessions from third parties.

F. Appropriateness and suitability

When providing portfolio management service the financial institution must determine the financial circumstances and investment objectives as well as the knowledge and experience of the clients. The information gathered by the financial institution about the knowledge and experience of the clients must be taken into account in 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 this context, the knowledge and experience relate to the financial service and not to the individual transactions.

G. 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 products can – where appropriate – be used in the portfolio management mandates.

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 clients being disadvantaged cannot be excluded, the financial institution shall disclose this to its clients.