



Glover Wealth Advisory Client Service Mandates
April 2026

Service-Level Based Agreement

Tier:	Copper: Entry	Bronze: Foundation	Silver: Strategic Growth	Gold: Wealth Architect
Mandate Level:	As-needed, hourly expert advice	Single project focus, with plan	Family strategy & future-proofing	Full-spectrum service and wealth management
Initial Mandate Fee:	CHF 0	CHF 300	CHF 1,000 (per family)	CHF 1,750
Tailored Financial Report:	N/A	Foundational assessment, PDF Report only, limited Wealth Centre access	Full household financial plan, Wealth Centre set-up & full access, regular ongoing advisory support	Silver level plus total balance sheet consolidation, estate pre-planning, priority concierge access
Interactive Wealth Centre:	Document storage only	Pension projections and retirement roadmap	Scenario modelling, goal tracking for pensions and savings plans, risk-profile analysis	Multi-asset aggregation, net worth cockpit, valuations, portfolios, cashflow projections, risk capacity and risk appetite
Meeting Fee (per hour):	CHF 250	CHF 250	Included	Included
Investment Advisory Fee:	N/A	N/A	Up to 1.25% initial fee (one-time) Ongoing: up to 0.5%	Up to 1% initial fee (one-time) Ongoing: up to 0.5%
Additional Meetings:	-	1 per year (online)	4 per year (online or in-person)	6 per year (online or in-person)
Response Time:	5 business days	2-3 business days	Next business day	Priority (same weekday)

Disclaimer

- For all levels the Discovery Meeting is free of charge

- Out of tier rate:

Services or meeting requests beyond the tier allowance or urgent requests requiring immediate same-day attention for Bronze/Silver tiers will be billed at a standard hourly rate of CHF 250.

- If a client wishes to move up from **Bronze** to **Silver** within 3 months, GWA will credit the CHF 300 Initial Mandate Fee toward their Silver Mandate.

Understanding Your Selection:

To ensure total transparency, here is a breakdown of how the professional fees support your financial ecosystem:

The Strategic Planning Phase

- **Strategy Design Fee:** This is the 'Architectural' phase. It covers the intellectual labour of assessing your current set-up (Pensions, Tax, Debts) and building your bespoke financial plan. For Bronze level clients, this is a targeted report; for Silver and Gold, it is a comprehensive household strategy.
- **Mandate Integration Fee:** This covers the 'Infrastructure' of our ongoing partnership. It includes your regulatory onboarding (FinSA) and the technical setup and activation of your secure digital vault, via the **Interactive Wealth Centre** for real-time tracking.

The Execution Phase

- **Initial Investment Setup:** A one-time technical fee for portfolio construction, asset allocation, and capital deployment via GWA's institutional custodian partners and platforms.
- **Ongoing Advisory Fee:** A flat annual fee for continuous oversight. This covers quarterly rebalancing, performance monitoring, personalised market commentaries and quarterly or bi-annual updates, as well as ensuring your strategy evolves with the market and as your life changes.

Service & Access

- **Meeting Rate (Ad-hoc):** The hourly rate for Copper and Bronze clients who require expert guidance outside of their scheduled annual review or ad-hoc needs.
- **Priority Response:** GWA's commitment to availability. Gold clients benefit from 'Same Day' concierge access via direct channels like WhatsApp, email or phone for immediate peace of mind.

The Glover Wealth Advisory Service Levels in depth:

Copper:

For targeted insights and occasional professional guidance

The Copper category is designed for those who prefer to manage their own financial affairs, but value the ability to consult a professional for specific, time-sensitive queries. It is a flexible, 'light touch' service level that provides a bridge between self-management and full advisory services. This level is best for those clients who want isolated advice or a basic plan and do not require or want a holistic strategy, but want the peace of mind that comes from professional validation of their financial decisions as they arise.

Instead of an intensive planning relationship, Glover Wealth Advisory Copper offers you the security of having a dedicated expert 'on call'.

- Professional Accessibility - Access to expert guidance on an 'as-needed' basis, allowing you to address specific queries without committing to an ongoing planning mandate.
- Efficient Resolution - Ideal for those seeking a 'second opinion' or a quick technical review of a specific scenario, policy or investment idea.
- Direct Continuity - While focusing on immediate needs, it maintains your place within Glover Wealth Advisory. Should your situation become more complex, requiring family planning or tailored investment proposals, your history is already established, allowing for a seamless transition to further levels.

Interactive Wealth Centre access: The Safe Storage

Document Vault only, enabling you to securely access tax or planning documents digitally, alongside any research we discuss.

Bronze:

For proactive individuals seeking a structured roadmap to retirement and their private pension

The Bronze category is designed for those who want more than just a savings account; they want an optimised strategy and to know that someone is on their side, working for them. At this stage, the priority is ensuring that your private pensions and savings are working in harmony to reduce your current tax bill and secure your future lifestyle.

The Glover Wealth Advisory Bronze tier represents a shift from passive saving toward active, structured advice. Instead of a simple check-in, Bronze level offers a recurring framework to exploit new Swiss regulatory opportunities, such as the 2026 Pillar 3a top-up provisions.

- Contribution & Gap Optimisation - An annual assessment of your Pillar 3a and 2nd pillar 'buy-in' potential, identifying historical gaps and calculating exactly how much you can top-up and assessing whether you could be getting better growth elsewhere.
- Integrated Pension Mapping - A formal visualisation of your 1st, 2nd and 3rd pillars, including projected income against your retirement goals, in order to identify and close any coverage gaps, all of which is offered digitally.
- Legislative Guard - Continuous monitoring of Swiss tax reforms, such as the upcoming transition to individual taxation, ensuring your pension contributions are structured correctly under the new assessment rules.

Interactive Wealth Centre access: The Tracking Dashboard

Full Access for a consolidated view of your pension and savings plans projections, mapped against your retirement target, accessible at any time, including via the app. Risk profile analysis offered too.

Silver:

For established families seeking to co-ordinate multiple goals with professional precision

The Silver category is designed for those whose financial lives have outgrown simple retirement accounts and ad-hoc advice. As your responsibilities and remuneration expand, perhaps to include a mortgage, children's education or an increasing tax burden, the need for a proactive, integrated strategy becomes paramount.

The transition from Bronze to Silver represents a shift from planning for one to planning for a legacy. The Glover Wealth Advisory Silver tier provides a framework to ensure your family's protection and wealth accumulation work in tandem, utilising specialised structured solutions to secure specific future outcomes.

- Education & Life-Event Planning - Specialised and unrestricted secure strategies designed to fund future milestones (such as university fees or mortgage down payments).
- Quarterly Tactical Adjustments - Quarterly reviews to proactively adjust for life changes, ensuring your strategies and aims remain aligned, with market commentary provided.
- Next-Day Priority - Professional continuity with an elevated response time, ensuring that urgent questions are addressed within one business day.

Interactive Wealth Centre access: The Interactive Goal-Setter

Scenario modelling, goal tracking for pensions and savings plans, comprehensive store of all documents and market commentaries. We can also run 'what if' scenarios for life changes and events. Risk-profile analysis used for balancing risks across different strategies and solutions for the family.

Gold:

For high-net-worth individuals requiring a personal guide for complex wealth steering

The Gold strategy is the most comprehensive partnership, designed for those who require a full service approach. At this level, wealth is no longer just about accumulation; it is about architecture and delicate balance of investment performance, tax efficiency and estate planning.

Choosing Glover Wealth Advisory Gold means moving beyond standard advice into a world of tailored proposals and direct co-ordination. Whether you are navigating the complexities of inheritance law or seeking a bespoke investment mandate that avoids the high hidden costs of retail banking, this provides a dedicated expert to act as your 'Personal CFO'.

- Bespoke Investment Management - Access to tailored investment proposals across a variety of platforms, with private market insights and personalised monthly commentary provided, for strategies that align directly with your unique risk profile. All conducted in partnership with GWA's preferred asset management solutions, free of charge.
- Strategic Liquidity & Succession Planning - Specialised guidance on the financial handover of assets, focusing on tax-optimised pension withdrawals, to minimise the tax burden during the transition to retirement or receipt of inheritance. Cashflow calculations are provided, allowing for seamless wealth management updates.
- Professional Co-ordination - GWA acts as your point of contact for all of your wealth management needs. Whilst it doesn't provide legal or notary services, it can provide documentation overview and pre-planning services, ensuring your financial and estate planning strategies are perfectly synchronised.
- Same-Day Concierge Support - The highest level of priority service, and same-day responses, ensuring efficient and swift response time for critical decision-making.

Interactive Wealth Centre access: The Concierge Hub Multi-asset aggregation and direct communication, including your total net worth cockpit. We integrate data and figures from all of your policies and plans, property valuations and custom portfolios, enabling easy use of cashflow projections. Risk capacity and risk appetite are constantly updated to ensure plans remain in line with your aims. Treat this as your Personal CFO portal.

Transparent Partnership Compensation

Glover Wealth Advisory ardently believes that clear advice requires a clear fee structure. As a FINMA-supervised insurance intermediary and RegFix-listed investment adviser, GWA discloses all forms of compensation to ensure its interests remain aligned with your long-term goals.



• **Copper & Bronze (Hybrid Model):** These entry tiers are designed to be accessible. Compensation is a combination of your annual retainer and standard commissions from product providers (for example Pillar 3a providers). This allows GWA to keep your direct costs low while providing ongoing professional oversight.

• **Silver (Strategic Partnership):** For the family-focused tier, GWA utilises a transparent 'offset' approach. While we may receive commissions for specialised Pillar 3b insurance-wrapped plans or international savings plan, these are fully disclosed. GWA often applies a portion of these as a credit toward your future advisory

fees, ensuring your total cost remains fair and balanced.

- **Gold (Full Service Support via Mandate):** GWA's highest tier is a pure fee-for-service model. All third-party compensations (retrocessions) are fully credited back to you, with only ongoing management fees included (at a fixed rate). This ensures that at the Architect level, GWA's only incentive is the performance and security of your total wealth.

Regulatory Disclosure & Duty of Care

Glover Wealth Advisory is a Zürich-based financial advisory and wealth management firm committed to the highest standards of transparency and client protection.

- **Financial Advisory:** In accordance with the Federal Financial Services Act (**FinSA**), client advisors are entered in the **RegFix** Client Advisor Register (searchable via <https://www.reg-fix.ch/en/advisers-search>). This ensures that GWA meets the professional requirements regarding expertise, conduct, and ongoing education, including bi-annual re-certification.
- **Insurance Intermediation:** GWA is a registered untied insurance intermediary, via Charles Glover, (searchable via <https://www.finma.ch/en/supervision/versicherungsvermittler/registersuche/>), supervised by the Swiss Financial Market Supervisory Authority (**FINMA**). As such, GWA is not legally bound to any specific insurer.

Glover Wealth Advisory's **Commitment to You** Under FinSA and the Insurance Supervision Act (**ISA**), GWA adheres to strict "Rules of Conduct." GWA is legally obligated to:

- **Act in your best interest:** Every recommendation is based on a rigorous assessment of your personal financial situation, risk capacity, and long-term objectives.
- **Ensure Suitability:** GWA must perform a formal Suitability and Appropriateness review before suggesting any financial instrument or insurance-wrapped investment.
- **Transparency:** GWA must provide clear information regarding its services, the market offers considered, and any potential conflicts of interest.

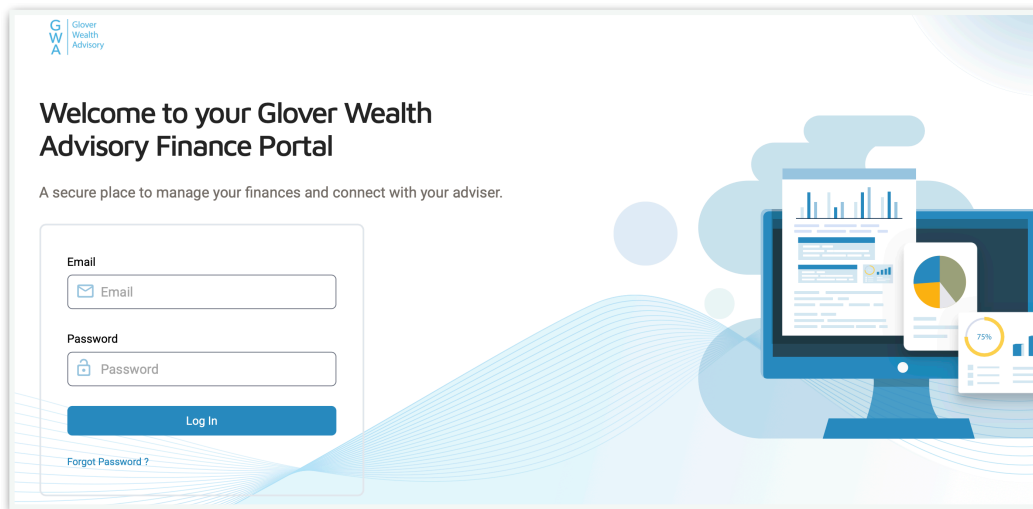


Dispute Resolution As part of GWA's commitment to client protection, GWA is affiliated with an independent, state-recognised Ombudsman's office. In the event of a disagreement, you have access to a mediation process through:

Ombudsman's Office: Financial Services Ombudsman (FINSOM)

Ombudsman's Address: Avenue de la Gare 66, 1920 Martigny, Switzerland

The Interactive Wealth Centre Security Guarantee



Confidentiality is the cornerstone of our boutique service. The Interactive Wealth Centre, powered by FE Fund Info, acts as a secure digital vault for your financial life. By utilising institutional-grade encryption and a non-transactional architecture, we provide you with a real-time, consolidated view of your wealth without exposing your assets to external risk.

Book your Discovery Call today:

Email: contact@gloverwealthadvisory.com

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Calendly: <https://calendly.com/gloverwealthadvisory/30min>