



Information on the financial services offered by CV Invest Partners AG

Any references in this text to the singular or male form (he/his/him) also apply to female individuals and scenarios involving more than one individual.

Dear Sir/Madam,

This information brochure is designed to provide you with information about CV Invest Partners AG (hereinafter referred to as the “Asset Manager”), the measures we take to avoid any loss of contact or dormant assets, the financial services we offer and the risks they entail, how we deal with conflicts of interest and how mediation proceedings can be initiated before the ombudsman’s office. The information in this brochure is subject to change from time to time. You can find the latest version of this brochure on our website at www.cv-invest.ch or you can obtain a physical copy from our business address.

Information on the costs and fees associated with the financial services we offer can be found in the relevant appendix to the financial services agreement.

Information on the risks generally associated with financial instruments is available in the brochure entitled “Risks Involved in Trading Financial Instruments” published by the Swiss Bankers Association. This brochure is available on the Internet at <https://www.swissbanking.ch/en/downloads> or on our website at www.cv-invest.ch.

This brochure fulfills the information obligations set out in the Swiss Financial Services Act and is intended to give you an overview of the Asset Manager’s financial services. Should you require any further information, we would be more than happy to arrange a face-to-face meeting with you.

CV Invest Partners AG



Contents

1. Information on the Asset Manager	3
1.1 Name and address	3
1.2 Area of activity	3
1.3 Supervisory status, responsible authority and supervisory organisation	3
1.4 Professional secrecy	3
1.5 Economic ties with third parties	3
2. Dormant assets	3
3. Information on the financial services offered by the Asset Manager	4
3.1 Asset management	4
3.1.1 Nature, characteristics and functioning of the financial service	4
3.1.2 Rights and obligations	4
3.1.3 Risks	4
3.1.4 Range of products on the market taken into account	5
3.2 Comprehensive investment advice	5
3.2.1 Nature, characteristics and functioning of the financial service	5
3.2.2 Rights and obligations	5
3.2.3 Risks	5
3.2.4 Range of products on the market taken into account	6
3.3 Execution only	7
3.3.1 Nature, characteristics and functioning of the financial service	7
3.3.2 Rights and obligations	7
3.3.3 Risks	7
3.3.4 Range of products on the market taken into account	7
4. Dealing with conflicts of interest	8
4.1 General information	8
4.2 Compensation received from third parties in particular	8
4.3 Further information	8
5. Ombudsman's office	8
6. Data Protection declaration	8



1. Information on the Asset Manager

1.1 Name and address

Name	CV Invest Partners AG
Address	Seestrasse 5 or P.O Box 1656
Postcode/town or city	8002 Zurich 8027 Zurich
Tel.	+41 44 285 15 51
Fax	+41 44 285 15 58
e-mail	info@cv-invest.ch
Website	www.cv-invest.ch
Commercial Register no.	CHE-105.107.812

1.2 Area of activity

The Asset Manager has its registered office in Zurich, Switzerland. It offers comprehensive financial services, in particular asset management, investment consulting, i.e. comprehensive investment advice, and execution only business.

1.3 Supervisory status, responsible authority and supervisory organisation

The asset manager holds a licence pursuant to Article 5 paragraph 1 of the Financial Institutions Act, which has been granted to him by the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern. Furthermore the asset manager is supervised by the supervisory organisation AOOS – Schweizerische Aktiengesellschaft für Aufsicht, Clausiusstrasse 50, 8006 Zürich beaufsichtigt.

1.4 Professional secrecy

The Asset Manager is subject to professional secrecy obligations in accordance with the Swiss Financial Institutions Act.

1.5 Economic ties with third parties

The Asset Manager has economic ties to third parties which could result in a conflict of interest. These involve retrocessions and trailer fees. The third parties include custodian banks, issuers of structured products and fund providers. This creates a risk for clients that custodian banks, issuers and fund providers will be given preferential treatment as a result of their remuneration. The Asset Manager has put a number of safeguards in place to mitigate these risks. It has established internal directives that set out clear regulations regarding the investment process. In addition, the risk and compliance management functions are separated from the operating units and from the functions that provide financial services in both functional and hierarchical terms.

2. Dormant assets

Situations can arise in which contacts with clients is lost and the assets subsequently become dormant. These assets can end up be permanently forgotten by clients and their heirs. The following measures are recommended to avoid any loss of contact or dormant assets:

- **Changes in address and name:** Please inform us immediately if you change your place of residence, address or name, or if you change your email address or telephone numbers.
- **Specific instructions:** Please let us know about any longer periods of absence and any options available for redirecting correspondence to a third address or retaining correspondence, as well as about your availability should urgent matters arise during this time.
- **Granting of powers of attorney:** It may be advisable to appoint an authorised representative that the Asset Manager can approach if contact is lost.
- **Informing confidants and testamentary dispositions:** Another way to avoid any loss of contact or dormant assets is to inform a confidant about your relationship with the Asset Manager. The Asset Manager is only, however, authorised to provide this sort of confidant with information if it has been authorised to receive it in writing. In addition, the assets concerned can be mentioned in a testamentary disposition, for example.



The Asset Manager will be happy to answer any questions you may have. Further information can be found on the website of the Swiss Bankers Association under "Dormant assets". This information is available on the Internet at <https://www.swissbanking.ch/en/financial-centre/information-for-bank-clients-and-companies/dormant-assets>

3. Information on the financial services offered by the Asset Manager

3.1 Asset management

3.1.1 Nature, characteristics and functioning of the financial service

Asset management involves the Asset Manager managing assets that client has deposited at a custodian bank on behalf and for the account of the client, and at the latter's risk. The Asset Manager executes transactions at its own discretion and without consulting the client first. As part of this process, the Asset Manager ensures that the transaction it executes is suitable in light of the client's financial circumstances and investment objectives, and is consistent with the investment strategy agreed with the client, and also ensures that the portfolio structure is suitable for the client.

3.1.2 Rights and obligations

Clients who have commissioned the Asset Manager to provide asset management services have the right to the management of the assets in their portfolio. Within this context, the Asset Manager selects the investments to be included in the portfolio from the range of eligible products on the market exercising due care. The Asset Manager is responsible for ensuring appropriate risk diversification to the extent that the investment strategy permits. It monitors its assets under management on a regular basis and ensures that the investments are consistent with the investment strategy agreed in the investment profile and are suitable for the client.

The Asset Manager provides the client with regular information on the asset management services that have been agreed and provided.

3.1.3 Risks

In general, the following risks are associated with asset management. These lie within the client's risk sphere, meaning that they are borne by the client:

- **Risk associated with the investment strategy selected:** Different risks can arise from the investment strategy that the client has selected and agreed (cf. below). The client bears these risks in full. Information on the risks involved is provided, and corresponding risk disclosures made, before the investment strategy is agreed.
- **Capital preservation risk** or the risk that the value of the financial instruments in the portfolio will drop: This risk, which can vary from financial instrument to financial instrument, is borne by the client in full. Information on the risks associated with individual financial instruments is available in the brochure entitled "Risks Involved in Trading Financial Instruments" published by the Swiss Bankers Association. (<https://www.swissbanking.ch/en/downloads>).
- **Information risk on the part of the Asset Manager** or the risk that the Asset Manager does not have sufficient information available to make an informed investment decision: When managing assets, the Asset Manager takes the client's financial circumstances and investment objectives into account (suitability check). If the client provides the Asset Manager with insufficient or inaccurate information regarding his financial circumstances and/or investment objectives, there is a risk that the Asset Manager will not be in a position to make investment decisions that are suitable for the client.
- **Risk as a qualified investor in collective investment schemes:** Clients who use asset management services as part of a long-term asset management relationship are considered to be "qualified investors" within the meaning of the Swiss Collective Investment Schemes Act. Qualified investors enjoy access to collective investment schemes that are open to them exclusively. This status allows a wider range of financial instruments to be taken into account when structuring the portfolio. Collective investment schemes for qualified investors can be exempt from certain regulatory requirements. This means that these financial instruments are not, or are only partially, subject to the Swiss regulations. This can give rise to risks, in particular due to liquidity, investment strategy or transparency. Detailed information on the risk profile of a specific collective investment scheme can be found in the constituent documents for the financial instrument and, where appropriate, in the key information document and prospectus.



Asset management also gives rise to risks that lie within the Asset Manager's risk sphere and for which the Asset Manager is liable vis-à-vis the client. The Asset Manager has taken appropriate measures to counteract these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. The Asset Manager is also responsible for ensuring the best execution of client orders.

3.1.4 Range of products on the market taken into account

The range of products on the market that are taken into account only includes third-party financial instruments. Only instruments offered by third-party providers that are reputable counterparties are considered. The client can choose from the following financial instruments for asset management purposes:

- Equity securities (in particular shares)
- Debt securities (in particular bonds)
- Money market securities (in particular fixed-term deposits/fiduciary investments).
- Units in collective investment schemes (in particular investment funds, ETFs)
- Structured products
- Derivatives
- Currencies and currency forwards
- Precious metals and other commodities
- Private equity, hedge funds, crypto-currencies and tokens

3.2 Comprehensive investment advice

3.2.1 Nature, characteristics and functioning of the financial service

Comprehensive investment advice involves the Asset Manager providing the client with advice on transactions in financial instruments, taking the portfolio into account. For this purpose, the Asset Manager ensures that the recommended transaction is commensurate with the client's financial circumstances and investment objectives (suitability check), as well as with the client's needs and the investment strategy agreed with the client. The client then decides for himself to what extent he wants to follow the Asset Manager's recommendation.

3.2.2 Rights and obligations

Clients provided with comprehensive advice have the right to receive personal investment recommendations that are suitable for them. Comprehensive investment advice is generally provided in relation to financial instruments from the range of eligible products on the market. The Asset Manager advises the client to the best of its knowledge and belief, and applying the same degree of care that it generally applies in its own affairs.

The Asset Manager also provides the client with regular information on the investment advisory services that have been agreed and provided.

3.2.3 Risks

In general, the following risks are associated with comprehensive investment advice. These lie within the client's risk sphere, meaning that they are borne by the client:

- **Risk associated with the investment strategy selected:** Different risks can arise from the investment strategy that the client has selected and agreed (cf. below). The client bears these risks in full. Information on the risks involved is provided, and corresponding risk disclosures made, before the investment strategy is agreed.
- **Capital preservation risk** or the risk that the value of the financial instruments in the portfolio will drop: This risk, which can vary from financial instrument to financial instrument, is borne by the client in full. Information on the risks associated with individual financial instruments is available in the brochure entitled "Risks Involved in Trading Financial Instruments" published by the Swiss Bankers Association. (<https://www.swissbanking.ch/en/downloads>).



- **Information risk on the part of the Asset Manager** or the risk that the Asset Manager does not have sufficient information available to make a suitable recommendation: When providing comprehensive investment advice, the Asset Manager takes the client's financial circumstances and investment objectives (suitability check) as well as the client's needs into account. If the client provides the Asset Manager with insufficient or inaccurate information regarding his financial circumstances, investment objectives or needs, there is a risk that the Asset Manager will not be in a position to advise him appropriately.
- **Information risk on the part of the client** or the risk that the client does not have sufficient information available to make an informed investment decision: Although the Asset Manager takes the client's portfolio into account when providing comprehensive investment advice, the client is ultimately the one that makes the investment decisions. This means that the client needs expertise to be able to understand the financial instruments. This creates a risk for the client that he will not follow investment recommendations that are suitable for him due to a lack of, or inadequate, financial knowledge.
- **Risk regarding the timing of order placement** or the risk that, after being provided with advice, the client ends up placing a buy or sell order too late, which can lead to price losses: The recommendations made by the Asset Manager are based on the market data available at the time of the consultation session and are only valid for a short period of time because they are based on the prevailing market situation.
- **Risk as a qualified investor in collective investment schemes:** Clients who use comprehensive investment advice services as part of a long-term investment advisory relationship are considered to be "qualified investors" within the meaning of the Swiss Collective Investment Schemes Act. Qualified investors enjoy access to collective investment schemes that are open to them exclusively. This status allows a wider range of financial instruments to be taken into account when structuring the portfolio. Collective investment schemes for qualified investors can be exempt from certain regulatory requirements. This means that these financial instruments are not, or are only partially, subject to the Swiss regulations. This can give rise to risks, in particular due to liquidity, investment strategy or transparency. Detailed information on the risk profile of a specific collective investment scheme can be found in the constituent documents for the financial instrument and, where appropriate, in the key information document and prospectus.

Comprehensive investment advice also gives rise to risks that lie within the Asset Manager's risk sphere and for which the Asset Manager is liable vis-à-vis the client. The Asset Manager has taken appropriate measures to counteract these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. The Asset Manager is also responsible for ensuring the best execution of client orders.

3.2.4 Range of products on the market taken into account

The range of products on the market that are taken into account when it comes to selecting financial instruments includes third-party financial instruments only. The client can choose from the following financial instruments in connection with comprehensive investment advice:

- Equity securities (in particular shares)
- Debt securities (in particular bonds)
- Money market securities (in particular fixed-term deposits/fiduciary investments).
- Units in collective investment schemes (in particular investment funds, ETFs)
- Structured products
- Derivatives
- Currencies and currency forwards
- Precious metals and other commodities
- Private equity, hedge funds, crypto-currencies and tokens



3.3 Execution only

3.3.1 Nature, characteristics and functioning of the financial service

The term “execution only” refers to all financial services that involve the Asset Manager merely transmitting client orders, without providing any advice or management services. With execution only, orders are initiated exclusively by the client and are then transmitted by the Asset Manager. The Asset Manager does not check the extent to which the transaction concerned is commensurate with the client’s knowledge and experience (appropriateness) or with his financial circumstances and investment objectives (suitability). Whenever orders are placed by the client in the future, the Asset Manager will not remind the client that no appropriateness or suitability check will be carried out.

3.3.2 Rights and obligations

With execution only, the client has the right to place orders to buy or sell financial instruments from the range of eligible products on the market. The Asset Manager has a duty to transmit orders issued for execution applying the same degree of care that it generally applies in its own affairs.

The Asset Manager informs the client of any material circumstances that could affect the correct processing of the order without delay. The Asset Manager also provides the client with regular information on the orders that have been agreed and executed.

3.3.3 Risks

In general, the following risks are associated with execution only. These lie within the client’s risk sphere, meaning that they are borne by the client:

- **Capital preservation risk** or the risk that the value of the financial instruments in the portfolio will drop: This risk, which can vary from financial instrument to financial instrument, is borne by the client in full. Information on the risks associated with individual financial instruments is available in the brochure entitled “Risks Involved in Trading Financial Instruments” published by the Swiss Bankers Association. (<https://www.swissbanking.ch/en/downloads>).
- **Information risk on the part of the client** or the risk that the client does not have sufficient information available to make an informed investment decision: With execution only, the client makes investment decisions without the Asset Manager’s involvement. This means that the client needs expertise to understand the financial instruments and time to devote to the financial markets. If the client does not have the necessary knowledge and experience, he runs the risk of investing in a financial instrument that is not suitable for him. A lack of, or inadequate, financial knowledge could also result in the client making investment decisions that do not match his financial circumstances and/or investment objectives.
- **Risk regarding the timing of order placement** or the risk that the client chooses a bad time to issue a buy or sell order, which then leads to price losses.
- **Risk of insufficient monitoring** or the risk that the client fails to monitor his portfolio either at all or to a sufficient degree: The asset manager has no duty to monitor the portfolio, issue warnings or provide information at any time. Insufficient monitoring by the client can be associated with a number of risks, such as cluster risks.

Execution only also gives rise to risks that lie within the Asset Manager’s risk sphere and for which the Asset Manager is liable vis-à-vis the client. The Asset Manager has taken appropriate measures to counteract these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. The Asset Manager is also responsible for ensuring the best execution of client orders.

3.3.4 Range of products on the market taken into account

The range of products on the market that are taken into account when it comes to selecting financial instruments is based on the products offered by the custodian bank selected by the client.



4. Dealing with conflicts of interest

4.1 General information

Conflicts of interest can arise if the Asset Manager:

- breaches the principle of good faith to the detriment of its clients and can obtain a financial advantage, or avoid a financial loss, for itself in the process;
- has an interest in the outcome of a financial service provided to clients that runs contrary to the client's interest;
- has a financial or other incentive when providing financial services to give priority to the interests of certain clients over the interests of others; or
- breaches the principle of good faith and accepts an incentive, in the form of financial or non-financial benefits or services, from a third party in the context of a financial service provided for the client.

Conflicts of interest can arise in connection with execution only, comprehensive investment advice and asset management. In particular, they arise when the following coincide:

- several client orders;
- client orders and the Asset Manager's own transactions or other self-interests; or
- client orders and transactions executed by the Asset Manager's employees.

The Asset Manager has issued internal directives and taken organisational precautions in order to identify conflicts of interest and to prevent them from having a detrimental impact on clients.

4.2 Compensation received from third parties in particular

The Asset Manager accepts compensation from third parties in connection with the provision of financial services. The Asset Manager provides its clients with information on the nature, scope and ranges of, and the calculation parameters for, compensation paid by third parties that the Asset Manager may receive in connection with the provision of the financial service. The client waives the right to be paid this third-party compensation, which is retained by the Asset Manager. The Asset Manager has taken appropriate internal measures to avoid any resulting conflicts of interest.

4.3 Further information

The Asset Manager will be happy to provide further information on potential conflicts of interest in connection with the services provided by the Asset Manager, and on the precautions it takes to protect its clients, on request.

5. Ombudsman's office

Your satisfaction is important to us. If the Asset Manager has nevertheless rejected a legal claim that you have asserted, you can initiate mediation proceedings before the ombudsman's office. In such cases, please contact:

Name	OFS Ombud Finance Switzerland
Address	Rue du Conseil Général 10
Postcode/town or city	1205 Geneva
Tel.	+41 22 808 04 51
Website	www.ombudfinance.ch

6. Data Protection declaration

The current version of the asset manager's data protection declaration can be found on our website (https://cv-invest.ch/wp-content/uploads/2023/08/CV-Datenschutzerklaerung_202308_DE.pdf) or we will be happy to provide it to you on request