

## **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 **Arter Asset Management AG** (hereinafter referred to as the «Asset Manager») and its services.

### **A. Company information**

#### **Address**

Baarerstrasse 137  
6300 Zug,  
Switzerland  
Phone: +41 418820000  
Email: [info@arteramag.ch](mailto:info@arteramag.ch)  
Website: [www.arteramag.ch](http://www.arteramag.ch)

The Arter Asset Management AG was established in 07.09.2018.

#### **Supervisory authority and audit firm**

##### **Eidgenössische Finanzmarktaufsicht FINMA**

Laupenstrasse 27  
3003 Bern  
Phone: +41 31 327 91 00  
Email: [info@finma.ch](mailto:info@finma.ch)  
Website: [www.finma.ch](http://www.finma.ch)

##### **FINcontrol Suisse AG**

General-Guisan-Strasse 6  
CH – 6300 Zug  
Switzerland  
Phone: +41 41 763 28 20  
Website: [www.fincontrol.ch](http://www.fincontrol.ch)

##### **Grant Thornton AG**

Claridenstrasse 35  
Postfach  
CH-8027 Zürich  
Phone: +41 43 960 71 71  
Email: [info@ch.gt.com](mailto:info@ch.gt.com)  
Website: [www.grant-thornton.ch](http://www.grant-thornton.ch)

#### **Ombudsman**

The Asset Manager is affiliated with the independent ombudsman Finanzombudsstelle Schweiz (FINOS), which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the Client and the Asset Manager should be settled by an ombudsman's office, if possible, within the framework of a mediation procedure. The address of FINOS is stated below.

##### **Finanzombudsstelle Schweiz (FINOS)**

Talstrasse 20  
CH-8001 Zürich  
Schweiz  
Phone: +41-44 522 08 00  
E-Mail: [info@finos.ch](mailto:info@finos.ch)  
Website: [www.finos.ch](http://www.finos.ch)

### **B. Information on the offered financial services**

The Asset Manager provides asset management services to its Clients, in particular: portfolio management and execution-only services on individually managed portfolios and investment advisory on portfolios in the form of actively managed certificates AMC's, and further administrative support in the financial sector (i.e. family office services).

The Asset Manager does not guarantee any yield nor performance of investment activities. The investment activity can therefore lead to an appreciation in value and to a depreciation in value.

The Asset Manager has all necessary licenses to perform services described above.

### **C. Client segmentation**

The Asset Manager 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 client», «Professional client» and «Institutional client» segments. For each Client, a Client classification is determined within the framework of the cooperation with the Asset Manager. 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 and investment advisory involve financial risks. The Asset Manager shall provide all Clients with the «Risks Involved in Trading Financial Instruments» brochure prior to the execution of the agreement. This brochure can also be found at [www.swissbanking.ch](http://www.swissbanking.ch). Clients of the Asset Manager 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 asset 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 case of investment advice, the Asset Manager 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 asset management agreements.

When 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 asset management agreements.

#### **F. Information on the market offer considered**

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