

LEGAL NOTICE & INFORMATION FOR CLIENTS

Background

The Financial Services Act (FinSA) came into force in Switzerland on January 1, 2020, full implementation completed on December 31, 2021. Among other things, the aim of the FinSA is to strengthen investor protection and create equal conditions for financial service providers. The FinSA introduces standards of customer protection in the provision and offering of financial instruments by financial service providers.

About the Company

Aequitum (or the "Company") is a Swiss asset management and financial advisory company focused on providing services to private, professional, and institutional clients.

Hereafter the Company's contact information, its regulatory status, and details regarding its supervisory authority:

AEQUITUM SA, Via Vegezzi 6, 6900 Lugano, Switzerland, telephone +41 91 910 25 80, fax +41 91 910 25 90, e-mail info@aequitum.com, website: www.aequitum.com.

Asset manager within the meaning of Art. 2(1)(a) in conjunction with Art. 5(1) of FinIA.

Aequitum is licensed with the financial market supervisory authority FINMA, Laupenstrasse 27, Bern and subject to ongoing supervision by OSFIN Financial Supervisory Body, rue du Chateau 23, 2000 Neuchâtel.

Ombudsmann

Aequitum goal is the satisfaction of its clients. In case there is no agreement between the parties, the customer can turn to the ombudsmann:

OFS Ombud finance Switzerland, 16 Boulevard des Tranchées, 1206 Geneva

e-mail: contact@ombudfinance.ch, website: www.ombudfinance.ch.

As a rule, the ombudsman is activated only following a written complaint by the client and the corresponding position statement by the Company.

Data Protection

All information are available on our company website <https://www.aequitum.com/privacy-policy>.

Investment universe

For its client's mandates, Aequitum selects financial instruments belonging to third-party providers based on qualitative and quantitative criteria and the absence of any kind of indirect remuneration.

The Company does not manage investment funds directly. Aequitum participates in the creation and follows the life cycle of structured products issued by a small group of carefully selected issuers. With the aim of optimizing portfolio diversification while reducing costs and risks, Aequitum is advisor to several Actively Managed Certificates (AMCs) as investment vehicles reserved for its discretionary mandates.

Customer Classification

FinSA classification

The FinSA divides clients of financial service providers into private clients, professional clients, and institutional clients. Each category is assigned a different level of investor protection. Individuals and small and medium-sized enterprises are generally classified as private clients, while large enterprises, pension funds, and financial intermediaries are classified as professional or institutional clients.

Unless informed differently, Aequitum basically classifies clients as individuals, with the benefit of the most extensive protection.

If an Aequitum client meets the necessary conditions, it can submit a request to change the classification.

LiCol classification

Licol distinguishes between qualified and non-qualified investors.

Collective capital investments, exclusively intended for qualified investors, may be exempted from certain legal obligations, allowing greater flexibility in investment strategy, investment techniques, or access to other investment classes. It is also possible to invest in foreign funds whose public offering has not been approved. This means that qualified investors do not benefit the same level of protection as non-qualified investors.

Aequitum's clients are considered qualified investors.

Clients have the right to waive their classification as qualified investors.

Assessment of adequacy

In order to offer an asset management service that is as appropriate as possible to the expectations of its clients, Aequitum is obliged to assess whether financial products and instruments are appropriate to the client's profile. To make this assessment, Aequitum is required to obtain detailed and real information about the personal and financial situation of the client, who must complete a risk profile. Based on the findings of the risk profile, an appropriate overall investment strategy will be defined. The client, understanding any incompatibility between the risk profile and the chosen investment strategy, may give Aequitum indemnity authorizing it to implement a riskier strategy.

Best execution

Aequitum ensures the achievement of the best possible result in the execution of the mandates within the financial, time and quality aspects, including the best execution policy of the financial intermediaries that are custodians of the client's assets.

Conflicts of Interest

Conflicts of interest can occur when the parties' business interests are in contrast with each other. If not mitigated, they can result in disadvantage to the client.

Aequitum priority is to act with competence and professional integrity. Therefore, it has implemented organizational measures to identify, avoid or mitigate conflicts of interest to the best of its ability. In addition, the Internal Controls Function verifies that the relevant measures and policy are adequately complied with.

If the measures taken are unable to avoid situations that disadvantage clients, Aequitum would refrain from taking action or disclose the conflict appropriately.

Information on costs

Aequitum has prepared a cost disclosure, which is attached to the contract.

Regarding third-party indemnities, in general, Aequitum offers only discretionary mandates that do not provide for third-party indemnities. Regarding structured products, namely Actively Managed Certificates (AMCs) for which Aequitum acts as an advisor, the latter receives advisory fees and/or performance fees for the specific activity performed. Details regarding this remuneration can also be found in the cost disclosure.

Risks in trading financial instruments

Investments in financial instruments (stocks, bonds, funds, structured products) present opportunities but also carry risks. It is of the utmost importance that clients understand the risks of the financial instrument in which they are investing. The Swiss Bankers Association (SBA) brochure "Risks in Trading Financial Instruments" contains general information about typical financial services as well as the characteristics and risks of financial instruments.

Upon request Aequitum makes this document available to its clients in digital or paper form. The brochure is also available at www.swissbanking.ch.

Special risks associated with investments in hedge funds

The Company employs collective investments that are based in countries with strict and restrictive legislation (Switzerland, European Union). Despite their name, hedge funds do not necessarily deal with hedging risks, but rather tend to expose themselves to even higher risks to achieve above-average returns. Hedge funds include all forms of investment funds, investment companies and partnerships that employ derivative financial instruments also for investment purposes and not only for risk hedging, make short sales ("short sale") or realize significant leverage effects ("leverage") through borrowing. Hedge funds are characterized by limited liquidity. Their investment techniques often involve investments in illiquid financial instruments or other instruments that are transferable only to a limited extent. Payment and redemption options are often restricted (e.g., only once a month, quarterly, or yearly) and have extensive notice periods. More information can be found in the Swiss Bankers Association's (SBA) brochure "Risks in Financial Instrument Trading," in section 3.6.

This document is prepared for informational purposes and does not constitute, nor should it be construed as a solicitation of a financial service or an offer of a financial product.