



Information document for customers Loi Fédérale sur les Services Financiers (LSFin)

This document aims to provide the essential information that the Federal Act on Financial Services (FinSA) requires financial service providers to communicate to their clients prior to the provision of financial services.

Please note that the general information presented below may not be exhaustive and may be updated over time. Should you have any questions and/or require additional information, we invite you to contact your relationship manager. This document is not contractual in nature and should not be considered as advertising, nor as an offer of financial services or a recommendation to buy or sell financial instruments.

This information document is available on the website www.asset-ms.ch, in its updated version reflecting any changes to its content.

General Information on AMS Asset Management Services SA

The Company is a Swiss public limited company registered in the Commercial Register of the Canton of Geneva. Its registered office is located at Rue de la Fontaine 15, 1204 Geneva.

The Company is a member of the ASG and affiliated with the AOOS SRO, the supervisory organization of the ASG. AOOS has obtained authorization as a supervisory organization (OS) within the meaning of the Financial Market Supervision Act (LFINMA). The Financial Institutions Act (LEFin) has been in force since January 1, 2020. Since then, asset managers and trustees must obtain authorization from FINMA, the Swiss Financial Market Supervisory Authority, and are subject to supervision by an authorized SO. This ongoing supervision ensures that asset managers and trustees comply with legal provisions and authorization requirements. The SO itself is authorized and supervised by FINMA. AOOS was established with the purpose of operating an OS under LEFin, specifically dedicated to asset managers and trustees.

Further general information about the Company is available on the website www.asset-ms.ch.

Mediation Body

In the event that we do not fully meet our clients' expectations, we will endeavor to find an amicable solution together.

If, however, no amicable solution can be reached, clients may refer the matter to the mediation body to which the Company is affiliated, namely OFS Ombud Finance Switzerland, 16 Boulevard des Tranchées, 1206 Geneva.

Information on Financial Services

We would like to inform you of recent developments in connection with the implementation of FinSA.

To increase transparency regarding its practices, the Swiss Financial Market Supervisory Authority (FINMA) issued Circular 2025/2 at the end of last year, specifying its expectations regarding the rules of conduct provided for under FinSA. A deadline was set for all financial service providers (including asset managers) to update their documentation and comply with the requirements of this new regulation.

In order to comply with FINMA requirements, we have updated Annex II (Investment Strategy) of our discretionary management mandate, without modifying the investment strategy itself. This new Annex II cancels and replaces the previous version attached to the mandate. The replacement will take effect automatically on July 1, 2025.

We would particularly like to draw your attention to the following requirements of FINMA Circular 2025/2, which we have taken into account:

- **Concentration risk:** Excessive concentration may arise when a significant portion of the portfolio is invested in a single asset (more than 10%) or in securities of the same issuer, a specific economic sector, or a single geographical region (more than 20%). This may lead to higher risk of losses. You may specify diversification requirements for your portfolio by setting maximum percentages for certain securities or issuers. If you wish to do so, please contact us so that we can adjust the investment strategy accordingly.
- **Market offering considered:** The new Annex II expressly states whether, in making investment decisions or recommendations, we take into account our own financial instruments as well as products offered by third parties.

AMS (hereinafter the "Company") provides various types of financial services as defined by LSFin:



- **Discretionary portfolio management:** Based on a written mandate, the client entrusts the Company with the management of their assets. The Company exercises the mandate at its discretion within its investment policy, in accordance with the investment strategy selected by the client, which must correspond to the client's risk profile.

The following services are offered on an ancillary basis:

- **Investment advice relating to a portfolio combined with order reception and execution based on a bank power of attorney (Advisory and Representation):** The Company provides this service within the framework of an investment advisory mandate taking into account the client's entire portfolio. For this type of service, the Company recommends one or more financial instruments, and the client makes the final investment decision. Throughout the duration of the mandate, the Company verifies the suitability of the selected strategy in relation to the client's risk profile.
- **Reception and execution of orders based on a bank power of attorney (Execution only):** The client gives an order to buy or sell a financial instrument, and the Company executes it via the account-holding financial institution (reception and transmission of orders relating to financial instruments). The Company does not provide personalized recommendations: the client makes the investment decision independently, without any advice from the Company.

Information on Risks

The Company informs its clients about the risks associated with financial instruments. The Swiss Bankers Association has published a brochure entitled "Risks Involved in Trading Financial Instruments," which provides additional detailed information.

This brochure is also available on the Swiss Bankers Association website at: https://www.swissbanking.org/fr/services/bibliotheque/directives?set_language=fr

Clients may also obtain a copy from their relationship manager.

We recommend that our clients read this brochure and take it into account when making investments.

Information on Financial Instruments

Key Information Document (KID)

Depending on the financial instrument concerned and if provided by the issuer, a Key Information Document is made available to retail clients with each personal recommendation to acquire financial instrument(s) (investment advice), as well as during order execution if such document already exists.

This document contains information on the product's characteristics, risks, and costs, and allows comparison between different financial instruments based on a standardized format and content.

Where provided by the issuer, such documents can be obtained on a durable medium from your relationship manager.

Prospectus

Depending on the financial instrument concerned and if provided by the issuer, the Company makes a prospectus available upon request to retail clients for each personal recommendation to acquire financial instrument(s) (investment advice), on a durable medium.

The issuer is responsible for publishing the prospectus in the context of a public offering or an application for admission to trading on a trading platform.

Information on Costs

The Company informs its clients of the costs associated with the financial services it provides. This information is made available by the advisor at the time the relevant service is provided, as well as at any time upon request.

Economic Relationships with Third Parties

The Company may receive retrocessions and placement commissions from certain financial intermediaries under agreements binding them, including notably the custodian bank as well as issuers of investment funds and financial or structured products.



To limit the risk of conflicts of interest that may arise when selecting financial instruments, the Company complies with the organizational measures set out in its Conflict of Interest Policy, which can be obtained from the Company upon request.

Information on the Market Offering Considered

The market offering considered by the Company when selecting financial instruments includes its own financial instruments as well as third-party financial instruments.

To limit the risk of conflicts of interest that may arise in the selection of financial instruments, the Company complies with the organizational measures set out in its Conflict of Interest Policy, which can be obtained from the Company upon request.

Client File

Clients may request from the Company at any time a copy of their file, as well as any other documents concerning them, prepared by the Company within the framework of the business relationship.

Updated: July 2025