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December 2022

Information brochure

Information on the financial services of the
WINVEST ASSET MANAGEMENT AG

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Dear Ladies and Gentlemen

With this information brochure we inform you about WINVEST ASSET MANAGEMENT AG (hereinafter referred to as "Asset Manager"). This brochure contains essential information about the Swiss Financial Services Act (FIDLEG), which came into force on 01 January 2020. The FIDLEG aims to provide greater protection for investors and to create comparable standards for financial service providers.

It also includes information on the implementation of the new regulatory standards applicable to clients of the asset manager. This is general information such as regulatory supervisory status, available investment universe, suitability and appropriateness, client classification, best execution, conflicts of interest, compensation, general risks and complaint handling.

For further information and if you have any questions, please do not hesitate to contact the client advisor of WINVEST ASSET MANAGEMENT AG.

WINVEST ASSET MANAGEMENT AG

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info@winvestam.ch

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1. Information about the asset manager

1.1. Name and address

INFORMATION	EXPRESSION
Company	WINVEST ASSET MANAGEMENT AG
Street, no.	Gewerbestrasse 6
PO Box	-
Postcode	6330
Location	Cham
E-mail	info@winvestam.ch
Telephone (central)	+41416301127
Website	www.winvestam.ch
UID (HReg.-Nr.)	CHE-109.849.108
VAT no.	CHE-109.849.108 MWST

1.2. Field of activity

The asset manager has its registered office in Cham (ZG). He offers asset management and the transmission and execution of orders.

1.3. Supervisory status and competent authority and supervisory organisation

The asset manager is authorised for the agreed management activity in accordance with the financial market laws.

1.4. Economic ties with third parties

The asset manager cannot exclude, that economic ties with third parties exist or may arise in the future which may lead to a conflict of interest. As far as possible, the asset manager avoids such ties to the detriment of the client. Insofar as they cannot be avoided, the asset manager shall inform the client thereof.

2. Dormant assets

It happens that contacts with clients break off and the assets subsequently become dormant. Such assets may be permanently forgotten by the clients and their heirs. The following is recommended in order to avoid loss of contact or dormant assets:

- **Change of address and name:** Please notify us immediately of any change of residence, address or name.
- **Special instructions:** Please inform us about longer absences and about a possible redirection of correspondence to a third address or a withholding of correspondence as well as about the availability in urgent cases during this time.
- **Granting of powers of attorney:** It may be advisable to designate an authorised person whom the asset manager can approach in the event of a break in contact.
- **Orientation of trusted persons and testamentary disposition:** Another way of avoiding lack of contact and news is to inform a trusted person about the relationship with the asset manager. However, the asset manager may only provide information to such a trusted person if he or she has been authorised to do so in writing. Furthermore, the assets concerned may be mentioned, for example, in a testamentary disposition.

The asset manager will be happy to answer any questions. Further information can also be found in the brochure "Dormant Assets" published by the Swiss Bankers Association. The brochure is available on the Internet at www.swissbanking.org.

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

In asset management, the asset manager manages assets in the name of, for the account of and at the risk of the client, which the client has deposited with a custodian bank. The asset manager carries out transactions at his own free discretion and without consulting the client. In doing so, the asset manager ensures that the transaction executed by him/her is in accordance with the client's financial circumstances and investment objectives as well as the investment strategy agreed with the client and ensures that the portfolio structuring is suitable for the client.

3.1.2. Rights and duties

In asset management, the client has the right to manage the assets in his portfolio. In doing so, the asset manager selects the investments to be included in the portfolio with due care within the framework of the market offer taken into account. The asset manager shall ensure an appropriate distribution of risk to the extent permitted by the investment strategy. He regularly monitors the assets he manages and ensures that the investments are in line with the investment strategy agreed in the investment profile and are suitable for the client.

The asset manager shall regularly inform the client about the asset management agreed and provided.

3.1.3. Risks

In asset management, the following risks basically arise, which lie in the risk sphere of the client and are therefore borne by the client:

- **Risk of the selected investment strategy:** Different risks may arise from the investment strategy selected and agreed by the client (cf. below). The client shall bear these risks in full. A presentation of the risks and a corresponding risk explanation are provided before the investment strategy is agreed.
- **Asset preservation risk** or the risk that the financial instruments in the portfolio lose value: This risk, which may vary depending on the financial instrument, is borne in full by the client. For the risks of the individual financial instruments, please refer to the brochure "Risks in Trading with Financial Instruments" of the Swiss Bankers Association, which is available on the website of the Swiss Bankers Association (www.swissbanking.org).
- **Information risk on the part of the asset manager** or the risk that the asset manager has too little information to make an informed investment decision: In asset management, the asset manager takes into account the client's financial circumstances and investment objectives (suitability test). Should the client provide 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 able to make investment decisions that are suitable for the client.
- **Risk as a qualified investor in collective investment schemes:** Clients who make use of asset management within the framework of a long-term asset management relationship are considered qualified investors within the meaning of the Collective Investment Schemes Act. Qualified investors have access to forms of collective investment schemes that are exclusively open to them. This status enables a broader range of financial instruments to be taken into account in the design of the portfolio. Collective investment schemes for qualified investors may be exempt from regulatory requirements. Such financial instruments are therefore not or only partially subject to Swiss regulations. This may give rise to risks, in particular due to liquidity, investment strategy or transparency. Detailed information on the risk profile of a particular collective investment scheme can be found in the constituent documents of the financial instrument and, where applicable, in the basic information sheet and the prospectus.

Furthermore, asset management gives rise to risks which lie within the asset manager's sphere of risk and for which the asset manager is liable vis-à-vis the client. The asset manager has taken suitable measures to counter these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. Furthermore, the asset manager ensures the best possible execution of client orders.

3.2. Execution-Only

3.2.1. Nature, characteristics and functioning of the financial service

Execution-Only is defined as all financial services which refer to the mere transmission of client orders by the asset manager without any advice or administration. In execution-only, orders are initiated exclusively by the client and transmitted by the asset manager. The asset manager does not check to what extent the transaction in question corresponds to the knowledge and experience (appropriateness) as well as the financial circumstances and investment objectives of the client (suitability). In connection with the future placing of an order by the client, the asset manager will not refer again to the fact that no appropriateness and suitability check will be carried out.

3.2.2. Rights and duties

In the case of Execution-Only, the client has the right to place orders for the purchase or sale of financial instruments within the framework of the market offer taken into account. The asset manager has the duty to transmit orders placed for execution with the same diligence that he is accustomed to apply in his own affairs.

The asset manager informs the client without delay of all significant circumstances which could affect the correct processing of the order. Furthermore, the asset manager regularly informs the client about the agreed and performed orders.

3.2.3. Risks

In the case of Execution-Only, the following risks basically arise, which lie in the risk sphere of the client and are therefore borne by the client:

- **Asset preservation risk** or the risk that the financial instruments in the portfolio lose value: This risk, which may vary depending on the financial instrument, is borne entirely by the client. For the risks of the individual financial instruments, please refer to the brochure "Risks in Trading with Financial Instruments" of the Swiss Bankers Association, which is available on the website of the Swiss Bankers Association (www.swissbanking.org).
- **Information risk on the part of the client** or the risk that the client has too little information to make an informed investment decision: With Execution-Only, the client makes investment decisions without the asset manager's intervention. Accordingly, the client needs specialist knowledge to understand the financial instruments and time to familiarise himself with 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 inappropriate for him. A lack of or inadequate financial knowledge could also lead to the client making investment decisions that do not correspond to 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 place the order, which leads to price losses.
- **Risk of insufficient monitoring or the** risk that the client does not monitor his portfolio or monitors it insufficiently: The asset manager does not have a monitoring, warning or educational duty at any time. Insufficient monitoring by the client can be associated with various risks, such as cluster risks.

Furthermore, execution-only risks arise which lie within the asset manager's sphere of risk and for which the asset manager is liable vis-à-vis the client. The asset manager has taken suitable measures to counter these risks, in particular by observing the principle of good faith and the principle of equal treatment when processing client orders. Furthermore, the asset manager ensures the best possible execution of client orders.

4. Range of products considered

The market offering taken into account in the selection of financial instruments basically only covers third-party financial instruments. The following financial instruments are available to the client within the scope of asset management:

- Shares;
- Debt securities;
- Units in collective investment schemes;
- structured products;
- Derivatives;
- other financial instruments, provided they are assessed by the asset manager as suitable for achieving the investment objectives.

5. Compensation by and to third parties

Within the framework of the provision of financial services, the asset manager may accept compensation from third parties. The asset manager informs his clients of the nature, scope, calculation parameters and ranges of third party compensation which may accrue to the asset manager in the provision of the financial service. The client waives the third party compensation and the asset manager retains it. The asset manager has taken appropriate internal measures to avoid any resulting conflicts of interest.

Intermediaries who refer clients to the asset manager may receive a share of the management fees/fees paid by the asset manager.

6. Ombudsman's office under the Financial Services Act

Your satisfaction is our concern. If the asset manager has nevertheless rejected a legal claim on your part, you can initiate a mediation procedure through the ombudsman's office. In this case, please contact:

OFS Ombud Finance Switzerland | 16 Boulevard des Tranchées | 1206 Genf
T: +41 22 808 04 51 | www.ombudfinance.ch

7. Legal notice

This information brochure has been prepared exclusively for clients of the asset manager. Despite careful checking, the asset manager accepts no liability for the adequacy, accuracy, completeness or correctness of the contents of this information brochure, particularly because some details may have changed after its publication. The contractual terms between the client and the asset manager always apply

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