

## **Swiss Financial Services Act (FinSA)**

### Client information

Heinzer Kaufmann & Co. AG („Asset Manager“) is an independent asset manager with offices in Zug.

Baarerstrasse 125  
6300 Zug  
T: +41 44 533 45 10

This client information may change from time to time. The latest valid version is always available at:

[www.heinzerkaufmann.com](http://www.heinzerkaufmann.com)

Please do not hesitate to contact our client advisors, should you have any questions or require further information.

### **Activities and scope of market offering**

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The activities covered by FinSA include in particular asset management and advisory services. The Asset Manager provides clients with a comprehensive market offering in these areas; for more information on the market offering, please contact our client advisors. All services with associated costs and risks are described in detail in the respective service contract with the associated appendices.

### **Conflicts of interest and economic ties**

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As a result of the Asset Manager's offering and activities, conflicts of interest may arise. The Asset Manager takes care to prevent conflicts of interest as far as possible or otherwise disclose them. This goal is achieved through appropriate internal policies and organizational precautions in connection with investment and employee transactions and for complying with market conduct rules. Upon request, the Asset Manager shall provide any further information.

### **Supervisory status**

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The Asset Manager is subject to authorization by the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern, pursuant to Article 5 paragraph 1 of the Financial Institutions Act (FinIA). The Asset Manager is regulated by the supervisory organisation AOOS – Schweizerische Aktiengesellschaft für Aufsicht, Clausiusstrasse 50, 8006 Zurich.

### **Ombudsman's Office**

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In case of conflict, you have the possibility to contact the designated ombudsman below. This service is free of charge.

The ombudsman will try to reach an agreement between the parties in a neutral and independent manner.

OFS Ombud Finance Switzerland  
10 rue du Conseil-Général  
1205 Genf, Schweiz  
Telefon: [+41 22 808 04 51](tel:+41228080451)  
[contact@ombudfinance.ch](mailto:contact@ombudfinance.ch)

## Risk information

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For information on the risks associated with securities investments, please refer to the respective service contracts with the associated appendices. We also refer you to the "Risks Involved in Trading Financial Instruments" brochure produced by the Swiss Bankers Association, available online at [SBA Risks Involved in Trading Financial Instruments 2019 EN.pdf \(www.swissbanking.ch\)](http://www.swissbanking.ch)

If you have any questions, need additional information or wish to receive a printed copy of the brochure above, please contact our client advisors.

## Contactless and dormant assets

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Contact with clients may be broken off, leading the assets entrusted to the Asset Manager to become dormant. Such assets may be in danger of being permanently forgotten by clients and their heirs. The following measures are recommended to avoid contactless or dormant assets:

- **Address and name change:** notify the Asset Manager immediately on changes related to the Client's domicile, address, or name.
- **Special Instructions:** inform the Asset Manager about longer absences of the Client and about possible redirection of correspondence to a third-party address or withholding of correspondence as well as about the Client's availability in urgent cases during such absences.
- **Granting of powers of attorney:** It may be advisable for the Client to designate an authorized agent whom the Asset Manager can approach in the event of the contact having broken off.
- **Orientation of trusted persons and testamentary disposition:** Further options to avoid contactless and dormant assets include for the Client to inform a trusted person of the relationship with the Asset Manager. Clients should note that the Asset Manager shall provide information to such trusted person only if having been authorized to do so in writing. Furthermore, the relevant assets may be mentioned, for example, in a testamentary disposition.

The Asset Manager will be pleased to answer any questions on this subject. Further information can be found in the brochure "Guideline on Dormant Assets" published by the Swiss Bankers Association made available on the Internet at <https://www.swissbanking.org/de/themen/informationen-fuer-privatkunden/nachrichtenlose-vermoegen/nachrichtenlose-vermoegen>.

## Client segmentation

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The following overview shows the different client segments pursuant to FinSA (retail clients, professional clients, institutional clients) and pursuant to the Swiss Federal Act on Collective Investments (qualified and non-qualified investors).

Retail clients		Professional clients	Institutional clients
Non-qualified investors	Qualified investors		
Retail clients without asset management or advisory service agreement	Retail clients with asset management or advisory service agreement	Public entities, pension schemes with professional treasury operations etc.	Financial intermediaries and insurance companies subject to prudential supervision etc.

The level of regulatory client protection is lower for professional and institutional clients than for retail clients. In order for clients to benefit from a full range of services and a comprehensive set of financial instruments, the Asset Manager offers its services only and exclusively to professional and institutional clients.

High-net-worth retail clients (or their private investment structures) can be classified as professional clients ("opting out"). Our client advisors will inform you about the necessary requirements and what FinSA provisions do not apply in this case.