

## Client Information according to FinSA

Based on the legal requirements of Art. 8ff. of the Financial Services Act (FinSA), we would like to supply you with the following information about NOVALTUS AG and its services.

### A. Company information

#### Address and contact details

<b>NOVALTUS AG</b>	Phone +41 44 885 77 77
Löwenstrasse 69	info@novaltus.ch
8001 Zurich	novaltus.ch

NOVALTUS AG was established in 2007.

#### Supervisory authority and audit firm

As a portfolio manager according to Art. 17 of the Financial Institutions Act (FinIA), NOVALTUS AG is duly licensed by the Swiss Financial Market Supervisory Authority FINMA. The ongoing supervision is carried out by the supervisory organisation OSFIN.

NOVALTUS AG is audited and reviewed by the auditing company Fides Experta AG both in terms of supervisory law and in terms of obligations.

The addresses and contact details of OSFIN and Fides Experta AG can be found below.

<b>OSFIN Aufsichtsorganisation</b>	Phone +41 43 488 52 41	<b>Fides Experta AG</b>	Phone +41 43 288 87 86
<b>Finanzdienstleister</b>	info@osfin.ch	Birmensdorferstrasse 140	info@fidesexperta.ch
Florastrasse 44	osfin.ch	8003 Zurich	fidesexperta.ch
8008 Zurich			

#### Ombudsman

NOVALTUS AG is affiliated with the independent ombudsman office Ombudsstelle für Finanzdienstleister (OFD), which is recognised by the Federal Department of Finance. Disputes concerning legal claims between clients and NOVALTUS AG should be settled by the ombudsman's office, if possible, within the framework of a mediation procedure. The address and contact details of Ombudsstelle für Finanzdienstleister (OFD) can be found below.

<b>Ombudsstelle für Finanzdienstleister (OFD)</b>	Phone +41 44 562 05 25
Bleicherweg 10	ombudsmann@ofdl.ch
8002 Zurich	ofdl.ch

### B. Information on the offered financial services

NOVALTUS AG provides asset management services as well as portfolio-based and transaction-based investment advisory services to its clients. In the case of an investment advisory mandate NOVALTUS AG, opinions and recommendations relating to financial instruments are provided to the client. The decision to buy or sell ultimately remains always with the client.

NOVALTUS AG cannot guarantee any yield nor performance in the context of the investment activity. The investment activity can therefore lead to an appreciation or a depreciation in value.

## C. Client segmentation

Financial service providers 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 the segments “retail clients”, “professional clients” and “institutional clients”. For each client, a client classification is determined within the framework of the cooperation with NOVALTUS AG. Subject to certain conditions, the client may change the client classification by opting in or opting out.

## D. Information on risks and costs

### General risks associated with financial instrument transactions

The asset management and investment advisory services involve financial risks. NOVALTUS AG refers all clients to the “Risks Involved in Trading Financial Instruments” brochure by The Swiss Bankers Association. The brochure can be viewed free of charge on the website of the Swiss Bankers Association (<https://www.swissbanking.ch/en/downloads>).

Clients of NOVALTUS AG 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 the clients’ assets, please refer to the respective asset management or investment advisory agreements.

In the case of investment advice, NOVALTUS AG shall provide its retail clients with the key information document of the recommended financial instrument.

### Information on costs

A fee is charged for the services provided, which is usually calculated on the basis of the assets under management and/or on a performance basis. For more detailed information, please refer to the respective asset management or investment advisory agreements.

## E. Information about relationships with third parties

In connection with the financial services offered by NOVALTUS AG, 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 or investment advisory agreements.

## F. Information on the market offer considered

In general, NOVALTUS AG follows an independent and open approach. When selecting financial instruments, the best possible choice for the client is made to the best of NOVALTUS AG’s knowledge and belief. NOVALTUS AG’s own products can – where appropriate – be used in asset management mandates or recommended as part of investment advice.