

INFORMATION ABOUT THE FINANCIAL SERVICES OF GEOMAC AG, THALWIL

This text applies accordingly to females and a plurality of persons

Dear Ladies and Gentlemen

With this information brochure, we would like to inform you about GEOMAC AG (hereinafter referred to as the "Asset Manager"), our measures to avoid loss of contact or dormancy, our customer segmentation, the financial services we offer and the associated risks, the handling of conflicts of interest and the initiation of mediation proceedings before the Ombudsman's Office. The information in this brochure may change from time to time. The current version of this brochure can be found on our website at www.geomac.ch/en/services or you can physically request it on our office address.

About the costs and fees of the offered financial service we inform with our current fee tariff, which can be requested with us at any time.

For information on the risks generally associated with financial instruments, please refer to the brochure "Risks Involved in Trading Financial Instruments" published by the Swiss Bankers Association. The brochure is available on the Internet at www.swissbanking.ch/en/downloads.

This brochure fulfills the information requirements according to the Financial Services Act (FinSA) and is meant to provide you with an overview of the financial services offered by the Asset Manager. Should you require further information, we would be pleased to be at your service on a personal meeting.

GEOMAC AG

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1. Information about the Asset Manager

1.1. Name and address

GEOMAC AG
Mühlebachstrasse 27
8800 Thalwil

Telephone +41 43 244 89 90
Email studium@geomac.ch
Internet www.geomac.ch

CIN CHE-107.554.872
VAT-Nr. CHE-107.554.872 MWST

1.2. Field of activity

The Asset Manager has its registered office in Thalwil. The company offers asset management exclusively on a discretionary mandate basis.

1.3. Regulatory status and competent authority as well as supervisory organization

The Asset Manager holds a license pursuant to Article 2 paragraph 1 lit. a in connection with Article 5 paragraph 1 of the Financial Institutions Act (FinIA) by the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern. Furthermore, the Asset Manager is supervised by the supervisory organization AOOS – Swiss corporation for supervision, Clausiusstrasse 50, 8006 Zurich.

1.4. Professional secrecy

The Asset Manager is obliged to comply with professional secrecy in accordance with the Financial Institutions Act.

2. Customer segmentation

The Asset Manager classifies all his clients as «**private customer**». In this respect, the Asset Manager follows the principle of providing the customer with the highest possible level of protection.

3. Dormant assets

It may happen that contacts with customers are lost and the assets subsequently become dormant. Such assets may be permanently forgotten by customers and their heirs. The following is recommended to prevent contact being broken off and/or assets becoming dormant:

- **Address- and name changes:** Please notify us immediately if you change your residence, address or name.
- **Special instructions:** Please inform us about longer absences and a possible redirection of correspondence to a third address as well as the reachability in urgent cases during this time.
- **Granting powers of attorney:** It might be recommended to designate an authorized person to whom the Asset Manager can approach in the event of a loss of contact.

- **Orientation of trusted persons and testamentary dispositions:** Another way of avoiding the lack of contact and communication is to inform a person of trust about the relationship with the Asset Manager. However, the Asset Manager may only provide information to such a trusted person if she or he has been authorized to do so in writing. Furthermore, the assets concerned may be mentioned, for example, in a testamentary disposition.

The Asset Manager will be at your service to answer any questions you may have. Further information can also be found in the brochure «Dormant assets» of the Swiss Bankers Association (www.swissbanking.ch/en/).

4. Information on the financial services offered by the Asset Manager

4.1. Discretionary asset management

4.1.1. Type, characteristics and operation of financial services

In a discretionary asset management agreement, the Asset Manager is managing in the name, for the account and at the risk of the customer on all the assets that the customer has deposited with a custodian bank. The Asset Manager executes transactions at his own free discretion and without consulting the client. In doing so, the Asset Manager ensures that the transaction executed by him is in line with the customer's financial situation and investment objectives, as well as the investment strategy agreed with the customer, and ensures that the portfolio structure is appropriate for the customer.

4.1.2. Rights and duties

In asset management, the customer has the right of management of the assets in his portfolio. In this regard, the Asset Manager will select the investments to be included in the portfolio with due diligence and within the considered market spectrum. The Asset Manager shall ensure an appropriate distribution of risk to the extent allowed by the investment strategy. He regularly monitors the assets he manages and ensures that the investments are in line with the agreed investment strategy and are appropriate for the customer.

The Asset Manager regularly informs the customer about the agreed and provided asset management as well as about the costs related to executed orders.

4.1.3. Risks

In asset management, the following risks occur in general, which are within the customer's sphere of risk and are therefore carried by the customer:

- *Risk of the selected investment strategy:* Different risks may arise (see below) from the investment strategy selected and agreed by the customer, which is based on the risk profile defined. The customer entirely carries these risks. A description of the risks and a corresponding risk disclosure are provided before the investment strategy is agreed.
- *Asset preservation risk* respectively the risk that the financial instruments in the portfolio will lose in value: This risk, which may vary depending on the financial instrument, is fully carried by the customer. For the risks of the individual financial instruments, reference is made to the brochure "Risks Involved in Trading Financial Instruments" of the Swiss Bankers Association.

- *Information risk on the side of the Asset Manager* respectively the risk that the Asset Manager has too little information to make a well-founded investment decision: When managing assets, the Asset Manager takes into account the customer's financial circumstances and investment goals (suitability test). Should the customer provide the Asset Manager with insufficient or inaccurate information regarding his financial circumstances and/or investment goals, there is a risk that the Asset Manager will not be able to come to any investment decisions that are suitable for the customer.
- *Risk as a qualified investor in collective investment scheme:* Customers who opt for discretionary asset management are considered qualified investors within the meaning of the Swiss Collective Investment Schemes Act. Qualified investors have access to forms of collective investment schemes that are open exclusively to them. This status allows a broader range of financial instruments to be considered in the structuring of the portfolio. Collective investment schemes for qualified investors may be exempt from regulatory supervision. Therefore, such financial instruments are not or only partially subject to Swiss regulations. This may cause risk, in particular due to liquidity, investment strategy or transparency. Detailed information about the risk profile of a particular collective investment scheme can be obtained from the constituent documents of the financial instrument and, where applicable, from the basic information sheet and the prospectus.

Furthermore, risks arise in the management of assets which lie within the Asset Manager's sphere of risk and for which the Asset Manager is liable against the customer. The Asset Manager has taken appropriate measures to cope with 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 customer orders.

4.1.4. Considered market spectrum

The market spectrum taken into account in the selection of financial instruments includes **own** and **third-party** financial instruments. Within the asset management, the following financial instruments will be available to the client:

- Equity securities (Stocks)
- Debt securities (Bonds)
- Units in collective investment schemes (Funds)
- Structured Products
- Derivatives

5. Handling of conflicts of interest

5.1. Compensation by and to third parties in particular

In the context of providing financial services, the Asset Manager does not receive commissions by third parties.

Intermediaries who introduce customers to the Asset Manager receive a part of the management fees from the Asset Manager.

5.2. Further information

For further information on possible conflicts of interest in connection with the services provided by the Asset Manager and the precautions taken to protect the customer, the Asset Manager will be pleased to provide you with the requested information.

6. Data protection law

To comply with the legal provisions applicable, in particular as a part of the client segmentation process and its compliance with anti-money laundering laws, the Asset Manager collects and processes information from and on its customers and prospective customers about their personal and financial circumstances. The Asset Manager not only processes personal data obtained from its customers, but also processes personal data collected through publicly available sources and private sector data providers focusing on data relevant in the field of financial services. In this context, the Asset Manager may also process particularly sensitive personal data on its customers, individuals representing them, on controlling persons and beneficial owners of assets under management as well as personal data on family members and other individuals having personal and commercial ties with our customers. If the customer refuses to disclose information requested by the Asset Manager, we may not be able to provide specific services, may not be allowed to enter into a business relationship or must terminate the relationship.

The Asset Manager must not and will not delete this information upon or shortly after termination of a business relation but will keep this data stored as required by applicable legislation.

The Asset Manager may and will share personal data with third parties in the framework of the outsourcing of business activities to the extent required, as well as with other financial services providers, which also render services to the customer in question. The Asset Manager, its directors and employees as well as all of its outsourcing partners and agents are subject to professional secrecy obligations pursuant to the Financial Institutions Act.

The Asset Manager maintains adequate internal guidelines and compliance programs for the processing of personal data.

7. Ombudsman's Office

Your full contentment is our goal. 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 Geneva
Tel.: +41 22 808 04 51, <https://ombudfinance.ch>