

Item 1. Introduction

Form CRS- Form ADV Part 3

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swisspartners Advisors Ltd.

Am Schanzengraben 23
8002 Zürich
Switzerland

Tel: +41 58 200 0 800 | info@swisspartners-advisors.com | www.swisspartners-advisors.com
CRD # 148721 | SEC File 801-69940

We are an SEC registered investment adviser. This Relationship Summary is posted on our website at <https://swisspartners-advisors.com/about-us/company-profile/> and filed with the SEC at www.adviserinfo.sec.gov. Investment advisory services and fees differ. It is important to understand the differences. Free, simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about brokers, investment advisers and investing.

Item 2. Relationships and services: what investment services and advice do we provide?

Given your financial situation, should you choose our investment advisory services? Why or why not? How do we select investments for you? What is our relevant experience, including licenses, education and other qualifications, and what do these mean?

As a registered investment adviser, we offer portfolio management services to retail investors. We manage your assets on a discretionary basis according to your investment needs, objectives and restrictions as set forth in the investment advisory agreement ("IMA"). You can always impose reasonable restrictions on our discretionary authority, which must be provided in writing and accepted by us. Our investment approach is intended primarily for investors with a long-term investment horizon. We focus on what we believe to be high-quality investments in various asset classes. For all our strategies we follow a combination of top-down and bottom-up value and growth-oriented investment approach with the asset allocation decision being the biggest source of performance. As part of portfolio management services, we will continuously monitor your investments and adjust a discretionary account's asset allocation and holdings in response to economic, political, or market conditions, as well to updates to your restrictions. We do not require a minimum initial and ongoing account size; however, we believe that a minimum amount of \$ 5'000'000 typically permits adequate diversification of your portfolio.

More information is available in our Form ADV Part 2A Items 4,7,8: [link](#).

Item 3. Fees, Costs, Conflicts, and Standard of Conduct: what fees and costs will you pay?

Here we explain how fees and costs affect portfolios and investments. For example, if you give us \$10,000 to manage, how much will go fees and costs, and how much will be invested? When we act as your investment adviser, we do so in your best interest and do not put ours ahead of yours. At the same time, the way we make money creates conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you or that we act on. Here are some examples to help you understand what this means.

We charge a percentage of assets under management ("AuM") for portfolio management services, with a minimum quarterly charge of CHF 3'000. These fees are calculated in Swiss francs on a quarterly basis and are payable in advance. You should be aware that the more assets are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. Valuation of your account is done by the custodian bank and the fee calculation is verified independently within the scope of our annual audit by an independent audit company.

We offer also a performance-based fee, following your explicit request. In such a case, you will be charged a fixed base asset management fee and a performance-based fee provided that the performance is positive over the quarter. A performance-based fee is calculated quarterly based on the performance net increase in AuM (after fixed base management and custodian fees). Performance-based fee arrangements create an incentive for us to favor

performance-fee paying Clients over Clients not subject to such fees in the allocation of investment opportunities. Performance-based fees also create an incentive for us to select investments that may be riskier or more speculative than those which would be recommended under a different fee arrangement. We have designed and implemented an allocation policy that seeks to treat Client accounts within a particular investment strategy fairly and equitably (i.e. no Client account is inappropriately favored over another).

We charge a one-time setup fee of CHF 12'000, if you want us to assist you with the preparation of documentation for an opening of your complex structure at the bank.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, brokerage commissions, transaction fees, account maintenance fees, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, other product related fees such as redemption fees and other charges and taxes on brokerage accounts and securities transactions and fees for the annual tax reporting.

What are our legal obligations to you when acting as your investment adviser? How do we make money and what conflicts of interest do we have and how will they affect me?

As a fiduciary, we act in your best interest. This legal obligation comes from the antifraud provisions of the U.S. Investment Advisers Act of 1940 and the rules thereunder, the SEC's Standard of Conduct Interpretation and includes the duties of loyalty and care-best execution, the disclosure of material facts, such as conflicts of interest and the means to address (mitigate) them, suitability and reasonable basis for recommendations.

Our sole business is providing discretionary investment advisory services and we make money based on the fees that we charge, as noted above.

Our affiliated businesses consist of other investment advisers (including financial planners) and insurance companies. This is a conflict of interest because our affiliated business receives additional compensation for providing these other services to you. We have an incentive to recommend and provide these other services to you.

Our conflicts of interest are set forth in our Form ADV Part 2A Item 10: [link](#)

How will our professionals make money?

Our financial professionals are compensated based on the amount of retail investor assets they service and receive a portion of the advisory fees you pay us. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

More information is available in our Form ADV Part 1A Item 5.E., [link](#), and form ADV Part 2A Items 4,5, 10: [link](#).

Item 4. Disciplinary history: what is our disciplinary history and, if any, what type of conduct?

We have nothing to report.

More information is available in our Form ADV Part 1 Item 11: [link](#), and our DRPs, [link](#). Please see Form ADV Part 2A Item 9: [link](#). Please also visit [Investor.gov/CRS](https://investor.gov/CRS) for a free search tool to research us and our investment professionals.

Item 5. Additional Information

Your primary contact person is Dominique J. Spillmann. If you have any concerns about us or this person, contact Maria Gorecka, and you can reach us at the e-mail address or phone number, below.

We will provide you with a copy of this Relationship Summary and our Form ADV Part 2A and Part 2B, if applicable by contacting us at info@swisspartners-advisors.com or +41 58 200 0 800, or by accessing these on our website at <https://swisspartners-advisors.com/about-us/company-profile/>.