

# Client Relationship Summary (Form CRS / Form ADV Part 3)

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## swisspartners Advisors Ltd.

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### Item 1 – Introduction

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](http://www.adviserinfo.sec.gov). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free, simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### Item 2 – Relationships and Services

#### **“What investment services and advice can you provide me?”**

As a registered investment adviser, we offer investment advisory services to retail investors. More precisely, we manage our clients’ assets on a discretionary basis according to their investment needs, objectives and restrictions as set forth in the investment advisory agreement. 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. We do not provide services with respect to proprietary products or a limited menu of products or types of investments. 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. Although we can make exceptions to provide services for lower investment amounts, we believe that a minimum amount of \$ 2’000’000 typically permits adequate diversification of your portfolio.

More information is available in our Form ADV Part 2A (Items 4 and 7) on our website at <https://swisspartners-advisors.com/about-us/company-profile>

Conversation starters. Ask your financial professional: *“Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend me? What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?”*

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### **“What fees will I pay?”**

We typically charge a **percentage of assets under management** (“AuM”) for portfolio management services, with a minimum quarterly charge of CHF 3’000 and based on a tiered approach so that different fee percentages apply to each asset tier. 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. Alternatively, we sometimes offer our services for a **fixed** fee, where a single specific rate or amount is charged, irrespective of the asset tier. Although uncommon and not solicited by SPA, we also offer a **performance-based** fee, upon 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 and charged in arrears based on the net increase of AuM in your account over the previous quarter (after our fixed base management fees 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). Lastly, 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.

All fees are calculated in Swiss francs on a quarterly basis and are payable in advance. Valuation of client accounts is done by the custodian bank, and the accuracy of fee calculation is verified independently within the scope of our annual audit, where a subset of client accounts is randomly selected for scrutiny by an independent audit company.

In addition to our fees, you will 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.

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 can be found in our Form ADV Part 2A (Items 5 and 6) on <https://swisspartners-advisors.com/about-us/company-profile>

**Conversation starters. Ask your financial professional: “Help me understand how these fees and costs might affect my investments. If I give you \$ 10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”**

**“What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?”**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Our fees are calculated as a percentage of your assets under management. This means that the more assets are in your account, the higher fees you pay and the higher revenue we make.
- When we offer a performance-based fee, we have an incentive to select riskier investments as they may lead to higher return for you but also higher fee for us.

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.

More information on conflicts of interest can be found in our Form ADV Part 2A (Items 10, 11 and 12), on <https://swisspartners-advisors.com/about-us/company-profile>

**Conversation starters. Ask your financial professional: “How might your conflicts of interest affect me, and how will you address them?”**

**“How do your financial professionals make money?”**

Our financial professionals are all compensated with a fixed salary not influenced by client assets, service complexity, or firm revenue from advisory services. However, two employees are additionally compensated based on the amount of fees paid by managed or introduced clients. This is a conflict of interest because they have an incentive to encourage clients to maintain and increase their account assets.

More information is available in our Form ADV Part 1A (Item 5.E.) and Form ADV Part 2A (Items 4,5 and 10), on <https://swisspartners-advisors.com/about-us/company-profile>

**Item 4 – Disciplinary History**

**“Do you or your financial professionals have legal or disciplinary history?”**

No, we have no disciplinary history and nothing to report. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research us and our investment professionals.

**Conversation starters. Ask your financial professional: “As a financial professional, do you have any disciplinary history? For what type of conduct?”**

**Item 5 – Additional Information**

Your primary contact person is Dominique Spillmann. If you have any concerns about us or this person, contact Alessandro Chiarenza (+41 58 200 0 809). You can reach us at the e-mail address or phone number above. We will provide you with a copy of this Relationship Summary and our Form ADV Parts 2A and Part 2B. For additional and up-to-date information about our investment advisory services, please visit our website at <https://swisspartners-advisors.com/about-us/company-profile/>. You may also contact us at [info@swisspartners-advisors.com](mailto:info@swisspartners-advisors.com) or +41 58 200 0 800 to request a copy of this Form CRS and of our Form ADV Part 2A and Part 2B or for any additional information.

**Conversation starters. Ask your financial professional: “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”**