

## Customer information

### Regarding the financial services of JMA Jürg Maurer Asset Management AG

Below, we provide information about our company, our financial services, any associated risks, how we deal with conflicts of interest, and the ombudsman service with which we are affiliated.

Your investment objectives, risk tolerance and ability, the financial instruments used for investments, and the compensation for the financial services we provide are agreed between us in the asset management agreement.

For further information, please do not hesitate to contact us in person or by telephone.

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## About us

JMA Jürg Maurer Asset Management AG (“JMA”) was founded by Jürg Maurer in 2008 and is based in Zurich.

Since 2012, JMA has been licensed as a collective asset manager by the Swiss Financial Market Supervisory Authority FINMA ([www.finma.ch](http://www.finma.ch)), which directly supervises JMA. JMA's auditing company is Grant Thornton AG, based in Zurich ([www.grant-thornton.ch](http://www.grant-thornton.ch)). JMA is affiliated with the Swiss Financial Ombudsman FINOS, based in Zurich ([www.finos.ch](http://www.finos.ch)).

JMA serves private and professional (including institutional) clients and takes over the management of their assets (discretionary asset management). The focus is on balanced and equity mandates. JMA can use all financial instruments, such as individual securities or collective investment schemes.

In addition, JMA can also offer financial instruments in accordance with Art. 3 lit. a of the FIDLEG to third parties.

## Independence

The interests of our clients are our priority. JMA operates completely independently and has no financial ties to third parties, in particular to the custodian banks selected by our clients.

This also applies to the use of financial instruments that are issued by third parties but managed by JMA itself, such as investment funds, as JMA does not claim or receive any remuneration from third parties for this.

Any access to research reports and similar material granted by third parties benefits the clients or the managed financial instruments.

## Conflicts of interest

JMA has issued internal directives and taken organizational measures to regulate the handling of any conflicts of interest and prevent them from causing disadvantages for clients.

If financial instruments managed by JMA itself are used in asset management mandates, JMA ensures that no additional asset management fees are incurred for clients, i.e., there is no double charging for the management of assets. This rules out any conflict of interest.

The compliance office regularly reviews the effectiveness of these regulations.

## Professional secrecy

JMA is subject to professional secrecy in accordance with the Financial Institutions Act (FINIG).

## Discretionary asset management

In discretionary asset management, we manage your assets within the framework of a limited power of attorney granted to us by you at the custodian bank of your choice, with which you already have a relationship or are opening a new one. We execute purchases and sales of financial instruments at our own discretion and without consulting the client. In doing so, we ensure that the selected or restricted financial instruments and the composition of your portfolio correspond to your financial circumstances, investment objectives, risk capacity and appetite, and that the transactions are executed in the best possible manner.

We regularly monitor the assets entrusted to us and ensure that the investments we make are in line with your chosen investment strategy, risk profile, and financial circumstances, i.e., that they are suitable for you.

We provide you with quarterly reports on the agreed and performed asset management services.

## Best possible execution of customer transactions (“best execution principles”)

All transactions are executed exclusively through the custodian banks selected by the client, which are themselves obliged to apply best execution principles (best possible overall result in terms of price, speed, probability, security, and other essential aspects of transaction execution). JMA will inform clients if there were any doubts about best execution by the custodian banks.

Institutional investors can also arrange the execution of transactions through brokers or other third-party institutions of their choice. JMA executes such transactions in accordance with best execution standards, for which JMA has issued internal rules and procedures.

## Risks

The following risks generally arise in asset management, which you must bear:

**Investment strategy:** Depending on the agreed investment strategy, different risks may arise. The risks will be presented and explained when the investment strategy is agreed.

**Losses:** Partial or total losses may occur with any financial instrument. The risks associated with individual financial instruments are explained in the brochure “Risks in Trading Financial Instruments” published by the Swiss Bankers Association (see [www.swissbanking.ch](http://www.swissbanking.ch)).

**Information deficits:** Informed investment decisions require that you provide us with complete and accurate information about your financial circumstances and investment objectives. If this is not the case, we may not be able to make investment decisions that are suitable for you.

**Qualified investor in collective investment schemes:** Once you have signed the asset management agreement, you are considered a qualified investor within the meaning of the Collective Investment Schemes Act (CISA), unless you are a private client and have opted out in writing. Qualified investors have access to forms of collective investment schemes that are exclusively available to them. This status allows a broader range of financial instruments to be considered when structuring the portfolio. Collective investment schemes for qualified investors may be exempt from regulatory requirements. Such financial instruments are therefore not subject to Swiss regulations, or only partially so. This may give rise to risks, particularly in terms of liquidity, investment strategy, or transparency. Detailed information on the risk profile of a particular collective investment scheme can be found in the constituent documents of the financial instrument and, where applicable, in the key information document and the prospectus.

**Structured products for private clients:** Once you have signed an asset management agreement, you will also have access to structured products that do not meet the minimum requirements of the Financial Services Act (FIDLEG), i.e. that are not issued, guaranteed, or secured by a Swiss bank, insurance company, or securities firm, or by foreign institutions subject to equivalent supervision. Such products may offer less investor protection and therefore involve increased financial risks.

## Liability

We have taken appropriate measures to ensure that we can guarantee you compliance with the principle of good faith, the principle of equal treatment, and the best possible execution of investment decisions at all times.