

## Information obligations of the financial services provider pursuant to FinSA

With this document, Serafin Asset Management AG fulfils its information obligations under the Financial Services Act ("FinSA") towards its clients.

<b>Name</b>	Serafin Asset Management AG
<b>Address</b>	Bahnhofstrasse 29, 6300 Zug <a href="http://www.serafin-am.com/en">www.serafin-am.com/en</a>
<b>Field of activity</b>	Management of various collective assets (investment funds) and the offering of these collective assets to retail, professional and institutional clients.
<b>Supervisory status</b>	Licensed by the Swiss Financial Market Supervisory Authority ("FINMA") as a "manager of collective assets". Serafin Asset Management AG is thereby subject to the prudential or ongoing supervision of FINMA.  Address is: Swiss Financial Market Supervisory Authority FINMA Laupenstrasse 27 3003 Bern <a href="http://www.finma.ch/en/">www.finma.ch/en/</a>
<b>Ombudsman's office</b>	In the event of disputes, it is possible to initiate mediation proceedings via the FINOS ombudsman's office:  Finanzombudsstelle Schweiz (FINOS) Talstrasse 20 8001 Zürich <a href="http://www.finos.ch/?lang=en">www.finos.ch/?lang=en</a>
<b>General risks associated with financial instruments</b>	Serafin Asset Management AG offers collective investment schemes. Transactions with financial instruments such as collective investment schemes are associated with opportunities and risks.  What risks are investments in collective investment schemes subject to?  Collective investment schemes are subject to the market risk (volatility), which is decisive for the investments, as well as country, currency, liquidity and issuer risks. The investment restrictions, risk distribution and the use of investment techniques and derivatives are decisive for the level of specific risk.
<b>Risks and costs with the recommended financial service</b>	Detailed information on the risk profile of a specific collective investment scheme can be found in the "Key Information Document (PRIIP)" and the fund prospectus of the corresponding fund. These documents can be accessed on our website " <a href="http://www.serafin-am.com/en">www.serafin-am.com/en</a> ".  You will also find the relevant information on costs in the aforementioned "Key Information Document (PRIIP)" and the prospectus of the relevant fund.
<b>Client classification</b>	The FinSA provides for an obligation to segment clients in connection with the provision of financial services. Serafin Asset Management AG therefore allocates its clients to the three segments "retail clients", "professional clients" and "institutional clients" in accordance with the FinSA.

	<p>If a client of Serafin Asset Management AG is not classified as a "retail client" and therefore not all the rules of conduct of the FinSA apply, he/she is informed accordingly before the financial service is provided and is given the option of "opting in". However, the FinSA also provides for the possibility of "opting out".</p> <p><u>Possibility of "opting-in"</u>          "Institutional clients" and "professional clients" can declare an "opting-in" in writing, whereby additional obligations of the FinSA must be fulfilled by Serafin Asset Management AG.</p> <p>Thus, "institutional clients" can declare that they wish to be considered "professional clients". "Professional clients" in turn can declare that they wish to be considered "retail clients".</p> <p><u>Possibility of "opting out"</u>          Certain "professional clients" as well as "retail clients" may declare an "opting-out" in writing, whereby certain obligations of the FinSA do not apply.</p> <p>Certain "professional clients" may declare that they wish to be considered "institutional clients". Wealthy "retail clients" may in turn declare that they wish to be considered "professional clients".</p>
<b><i>Economic ties</i></b>	<p>Serafin Asset Management AG is also the fund promoter of certain funds for which it performs asset management. The success of Serafin Asset Management AG is therefore dependent on the success of the investment funds which it manages and offers.</p>
<b><i>Market offering taken into account</i></b>	<p>Serafin Asset Management AG only offers collective investment schemes which it manages itself. No third-party products are offered.</p>

last updated as of: 15 March 2023