



# LimmatWealth

## Client Information on the Financial Services Act (FinSA)

Last Update: September 2, 2021

Based on the legal requirements from Art. 8 ff. of the Financial Services Act (hereinafter FinSA), we would like to inform you about the characteristics of our company and the services offered. We want to ensure that our customers know the characteristics, costs and risks of the services we offer.

### Information about the company Limmat Wealth AG

Limmat Wealth AG was founded on December 14, 2009 as a limited company and registered on the commercial register. Limmat Wealth has a share capital of CHF 200,000.

You can find us at Tödistrasse 48, 8002 Zurich.

We are supervised by the Financial Services Standards Association VQF ([www.vqf.ch](http://www.vqf.ch)) and are audited by Grant Thornton Switzerland ([www.grant-thornton.ch](http://www.grant-thornton.ch)).

With the new Financial Institutions Act (FinIA), all financial institutions will in future need a license from the Swiss Financial Market Supervisory Authority (FINMA) to carry out their commercial activities as asset managers. The deadline for submitting the application is the end of 2022 and Limmat Wealth AG has already submitted the application to the relevant licensing authorities for approval as an asset manager.

### Ombudsman

Limmat Wealth AG is affiliated with the independent Ombudsman Financial Services Providers (OFD) recognised by the Federal Department of Finance. Disputes about legal claims between the customer and the financial service provider should, if possible, be settled by the ombudsman as part of a mediation process.

Ombudsstelle Finanzdienstleister (OFD)  
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8002 Zurich  
Switzerland  
Tel. +41 44 562 05 25  
Email: [ombudsmann@ofdl.ch](mailto:ombudsmann@ofdl.ch)  
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### Our Services

Limmat Wealth AG offers its customers holistic wealth management. When determining the investment strategy, we consider the client's personal and entrepreneurial assets, real estate holdings and tax situation. In doing so, we also consider pension and succession planning, define a risk profile and the individual and financial goals that are to be achieved or secured with asset management.



For detailed information on the essential rights and obligations arising from an asset management or investment advisory contract, we refer to the relevant contracts between Limmat Wealth AG and its customers.

### **Customer segmentation**

In accordance with the FinSA, we assign our customers to a segment prescribed by law. Based on FinSA Art. 4 Para. 7, Limmat Wealth AG treats all of its customers as retail clients in accordance with the written agreement between Limmat Wealth AG and its customers.

### **Information about risks and costs**

General Risks in Trading Financial Instruments: Wealth management and investment advisory services involve financial risks. Limmat Wealth AG hands out the brochure «[Risks Involved in Trading Financial Instruments](#)» to all customers before signing a contract.

Risks in connection with the services offered: In the appendices to our asset management and investment advisory contracts, we discuss the risks individually with our clients before signing the contract (risk profile questionnaire).

Costs: We charge a fee in connection with the services provided by Limmat Wealth AG, which is calculated as a percentage, as a fixed amount or on a success basis. The costs are part of the contract concluded with our customers.

### **Information about ties to third parties**

There are no economic ties to third parties in connection with the services offered by Limmat Wealth AG.

The receipt of payments from third parties and their treatment is regulated in detail and comprehensively in the asset management and investment advisory contracts between Limmat Wealth AG and its customers.

### **Information about the market offer considered**

Limmat Wealth AG offers traditional as well as special hedge fund mandates and individual strategies. Within a strategy chosen by the client, Limmat Wealth follows an «open universe approach» and selects the appropriate instruments within the asset classes according to a «best in class» approach. Limmat Wealth selects the instruments independently of third-party providers, based on well thought-out processes.