

# Information about the financial services of Prospera-Invest Vermögensverwaltung AG

Ladies and gentlemen

Based on the legal requirements from Art. 8ff. of the Financial Services Act (FINSA), we inform you with this information brochure about Prospera-Invest Vermögensverwaltung AG (hereinafter referred to as "financial institution"), the financial services we offer and the associated risks, how conflicts of interest are dealt with and the initiation of a mediation procedure before the ombudsman. The information in this brochure may change from time to time. The latest version of this brochure can be found on our website at [www.prospera-invest.ch](http://www.prospera-invest.ch) or you can obtain it physically from our business address.

We will inform you separately about the costs and fees of the financial services offered.

For information on the general risks associated with financial instruments, please refer to the Swiss Bankers Association brochure "Risks in Trading Financial Instruments". The brochure is available online at [www.swissbanking.ch](http://www.swissbanking.ch).

This brochure fulfils the information requirements according to the Financial Services Act and is intended to give you an overview of the financial services provided by the financial institution. If you would like further information, we would be happy to speak to you personally.

Your Prospera-Invest



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## **1. Information on the financial institution**

### **1.1 Name and address**

Company name: Prospera-Invest Vermögensverwaltung AG

Street: Hohlstrasse 482

ZIP / City: CH-8048 Zürich

Phone: +41 44 523 67 67

E-mail: [info@prospera-invest.ch](mailto:info@prospera-invest.ch)

Website: [www.prospera-invest.ch](http://www.prospera-invest.ch)

### **1.2 Field of activity**

The financial institution is based in Zurich. It offers asset management and advisory services.

### **1.3 Supervisory authority**

The financial institution has a license as an asset manager in accordance with Article 5 paragraph 1 of the Financial Institutions Act (FinIA) from the Swiss Financial Market Supervisory Authority (FINMA). In addition, the financial institution is affiliated with the supervisory organization AOOS.

## **2. Ombudsman's office**

Your satisfaction is our concern. If the financial institution has nevertheless rejected a legal claim on your part, you can initiate mediation proceedings through the ombudsman. In this case please contact:

Name: Financial Services Ombudsman (FINSOM)

Street: Avenue de la gare 45

ZIP / City: CH-1920 Martigny

Phone: +41 27 564 04 11

E-mail: [info@finsom.ch](mailto:info@finsom.ch)

Website: [www.finsom.ch](http://www.finsom.ch)

## **3. Information on the offered financial services**

The financial institution offers wealth management and investment advice services for its customers. In asset management, the financial institution manages assets that the customer has deposited with a custodian bank in the name, for the account and at the risk of the customer. The asset manager carries out transactions at its own discretion and without consulting the client. In doing so, the asset manager ensures that the transaction carried out by him corresponds to the financial circumstances and investment goals of the customer as well as the investment strategy agreed with the customer and ensures that the portfolio structure is suitable for the customer.

In asset management, the client has the right to manage the assets in his portfolio. The asset manager selects the investments to be included in the portfolio with due care within the framework of the market offering considered. The asset manager ensures appropriate risk diversification to the extent permitted by the investment strategy. He regularly monitors the assets he manages and ensures that the investments are in line with the agreed investment strategy and are suitable for the client. The asset manager informs the client regularly about the agreed and performed asset management.

### **3.1 Information on risks and costs**

General risks in trading with financial instruments

The asset management services involve financial risks. The financial institution gives all customers the “Risks in trading with financial instruments” brochure before they sign a contract. This is also available at [www.swissbanking.org](http://www.swissbanking.org).

#### Risks associated with the financial services offered

Asset management generally involves the following risks, which lie within the customer’s sphere of risk and are therefore borne by the customer::

- **Risk of the selected investment strategy:** Different risks may arise from the investment strategy selected and agreed by the customer (see below). The customer bears these risks in full. A description of the risks and a corresponding explanation of the risks take place before the investment strategy is agreed.
- **Asset preservation risk:** the risk that the financial instruments in the portfolio will lose value. This risk, which can vary depending on the financial instrument, is borne entirely by the customer.
- **Information risk on the part of the asset manager:** The asset manager takes into account the financial circumstances and investment goals of the client (aptitude test), the knowledge and experience as well as the needs of the client. If the client provides the asset manager with insufficient or inaccurate information about his financial situation and/or investment goals, there is a risk that the asset manager will not be able to make investment decisions that are suitable for the client.
- **Risk as a qualified investor in collective investment schemes:** Customers who make use of asset management as part of a long-term contractual relationship are considered qualified investors within the meaning of the Collective Investment Schemes Act. Qualified investors have access to forms of collective investment schemes that are exclusively open to them. This status allows a wider range of financial instruments to be considered in the portfolio design. Collective investment schemes for qualified investors may be exempt from regulatory requirements. Such financial instruments are therefore not or only partially subject to Swiss regulations. Risks can arise from this, in particular due to liquidity, investment strategy or transparency. Detailed information on the risk profile of a specific collective investment scheme can be found in the constitutive documents of the financial instrument and, if applicable, in the key information document and the prospectus.

Furthermore, in asset management, there are risks that lie within the asset manager's sphere of risk and for which the asset manager is liable to the customer. The asset manager has taken appropriate measures to counter these risks.

#### Costs associated with the financial services offered

A fee is charged for the services provided, which is related to the assets under management and/or calculated on a performance basis. For more detailed information, we refer to our asset management contracts.

### **3.2 Information about relationships with third parties**

The financial institution has no economic ties to third parties and refrains from accepting payments or other pecuniary considerations from third parties when providing the financial services offered.

### **3.3 Information on the market offer considered**

The market offer taken into account when selecting financial instruments only includes third-party financial instruments.