

# FinSA Client Information

8 February 2023



Based on the legal requirements of Art. 8 et seq. of the Financial Services Act (FinSA), we would like to supply you with this information sheet which provides an overview of Emerald Wealth Partners AG ("Emerald") and its services

About Emerald	
<b>Our business</b>	We are an asset and wealth manager, focusing on providing discretionary portfolio management and investment advisory services to individual and family office clients.
<b>Regulator</b>	<p>Emerald is licensed by FINMA (Swiss Financial Market Supervisory Authority) as an asset manager pursuant to Art. 2 para. 1 lit. a of the Federal Act of 15 June 2018 on Financial Institutions (Financial Institutions Act, FINIG; SR 954.1).</p> <p>FINMA Laupenstrasse 27, 3003 Bern Website: <a href="http://www.finma.ch">www.finma.ch</a></p> <p>Within the scope of this supervision, the financial institution is affiliated FINcontrol Suisse AG in terms of supervisory law.</p> <p>FINcontrol Suisse AG General-Guisan-Str. 6, 6300 Zug Website: <a href="http://www.fincontrol.ch">www.fincontrol.ch</a></p>
<b>Contact Details</b>	<p>Emerald Wealth Partners AG Weinbergstrasse 100 8802 Kilchberg</p> <p>Website: <a href="http://www.emeraldwealthpartners.ch">www.emeraldwealthpartners.ch</a></p>

Client Segmentation
<p>Financial service providers are required to classify their customers into a client segmentation. The Financial Services Act provides for the following segments:</p> <ul style="list-style-type: none"><li>• "retail customers"</li><li>• "professional customers"</li><li>• "institutional customers"</li></ul> <p>For each customer, a customer classification is determined within the framework of Emerald based on the information available. Subject to certain conditions, the customer may change the customer classification by opting in or opting out.</p>

## Information About Relationships with Third Parties

In connection with the financial services offered by Emerald, commercial relationships with other third parties may exist. Emerald seeks to prevent, identify, and manage or mitigate conflicts of interest that may occur during investment activities and services.

## Information on Risks and Costs

Transactions with financial instruments involve opportunities and risks. Emerald shall provide all clients with the "*Risks Associated with Financial Instruments Transactions*" brochure prior to the execution of the contract. This brochure can also be found at [www.swissbanking.org](http://www.swissbanking.org). Emerald clients can contact their client advisor at any time if they have any further questions.

A fee is charged for the services provided, which is normally calculated on the assets under management and/or on a performance basis. Third parties may also apply costs and fees in connection with the provision of financial services. You can find more details about the costs and fees in the relevant client agreements and contracts.

## Information on the Market Offer Considered

Emerald has an open architecture and does not offer its own financial instruments.

## Information Regarding Client Disputes

Emerald is affiliated with the independent ombudsmans office FINOS, which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the Client and Emerald should be settled by an ombudsmans office, if possible, within the framework of a mediation procedure.

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