

Information for customers of Avadis Vorsorge AG

(February 2022)

This leaflet is provided to meet the information requirements set out in the Financial Services Act (FinSA).

1. Information about Avadis Vorsorge AG

Avadis Vorsorge AG is a financial service provider under the supervision of the Swiss Financial Market Supervisory Authority (FINMA).

Contact details for Avadis Vorsorge AG:

Avadis Vorsorge AG
Zollstrasse 42
8005 Zurich
www.avadis.ch
058 585 33 55
info@avadis.ch

Contact details for FINMA:

Swiss Financial Market Supervisory Authority
FINMA
Laupenstrasse 27
3003 Bern
www.finma.ch
031 327 98 88

2. Ombudsman service

Protecting our customers and ensuring their satisfaction over many years is the greatest priority of Avadis Vorsorge AG. Should we ever fail to meet your expectations, please contact us first. We will find a solution together. If we do not, you are legally entitled to support from the Swiss ombudsman service for financial service providers (FINOS). FINOS is the ombudsman service responsible for Avadis Vorsorge AG. It is a free, neutral provider of information and mediation services.

Contact details for the ombudsman service:

Finanzombudsstelle Schweiz (FINOS)
Talstrasse 20
8001 Zurich
www.finos.ch
044 552 08 00

3. Customer segmentation

The Financial Services Act makes a distinction between groups of customers using the services of financial service providers: private customers, professional customers and institutional customers. This division ensures additional regulatory protection and is based on the personal financial circumstances, knowledge, experience and financial expertise of individuals or the legally defined size or professional treasury department of a company. Natural persons and small and medium-sized companies are always classified as private customers, while large companies, pension funds and financial intermediaries are always professional customers. You will be classified as a private customer and enjoy the most comprehensive level of customer protection unless we inform you otherwise.

4. Fee information

The provision of financial services may attract fees payable to Avadis Vorsorge AG or a third party. We will inform you in detail about any such fees before concluding a contract.

5. Indemnities from third parties

Avadis Vermögensbildung SICAV pays Avadis Vorsorge AG compensation for its distribution of shares in the sub-funds held by Avadis Vermögensbildung SICAV. The amount of this compensation is disclosed in the annual report of Avadis Vermögensbildung SICAV. On request, Avadis Vorsorge AG will disclose the amounts it has actually received for its distribution of shares in the sub-funds of Avadis Vermögensbildung SICAV.

You hereby accept that Avadis Vorsorge AG will retain the compensation received for its distribution activities in full and expressly waive the right to have this compensation passed on to you. You acknowledge that this arrangement deviates from the refund obligation provided for in Art. 400 para. 1 of the Swiss Code of Obligations or any other statutory provision with similar content.

6. Risk information

Dealings with financial instruments involve opportunities and risks. It is important that you know and understand the risks before availing yourself of a financial service. The brochure *Risks Involved in Trading Financial Instruments* contains information about the risks involved in purchasing financial products. You can download it from the Swiss Bankers Association at www.swissbanking.ch.

7. Product information

Relevant documents providing product information for the individual financial instruments (e.g. prospectuses, investment regulations, Basic Information Sheets (BIB)) as well as semi-annual and annual reports can be found under www.avadis.ch.

8. Execution-only transactions

Avadis Vorsorge AG carries out and transmits client orders without any consultation or recommendation in the form of execution-only transactions. Avadis Vorsorge AG does not carry out appropriateness or suitability checks.

9. Code of conduct / conflicts of interest

Avadis Vorsorge AG complies with the applicable code of conduct, namely, the duties of information, care, loyalty, documentation and accountability.

It takes all necessary measures to prevent conflicts of interests in its business dealings and protect you from disadvantages. Where a conflict of interests cannot be avoided, this will be communicated openly to you, and any further measures will only be carried out with your consent.