

FACTSHEET Dealing with conflicts of interest

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Principles for dealing with conflicts of interest

Invest-Partners Wealth Management AG strives to protect and reconcile the interests of its clients, shareholders, and employees. Nevertheless, conflicts of interest cannot always be completely ruled out at asset management companies that provide a wide range of high-quality financial services to their clients. We therefore provide you with the following information about our precautions for dealing with potential conflicts of interest.

Conflicts of interest may arise between our company, other companies in our group, our management, our employees, our contractual partners, or other persons associated with us and our clients, or between our clients.

In order to prevent extraneous interests from influencing, for example, advice, order execution, asset management, or financial analysis, we have committed ourselves and our employees to high ethical standards. We expect diligence and integrity, lawful and professional conduct, compliance with market standards, and, in particular, consideration of the client's interests at all times.

In order to avoid potential conflicts of interest from the outset, we have taken the following measures, among others:

- Creation of a compliance function within our company, which is responsible for identifying, avoiding, and managing potential conflicts of interest and which takes appropriate measures where necessary;
- Establishment of organizational procedures to protect the interests of clients in investment advice and asset management, e.g., through approval procedures for new products;
- Regulations on the acceptance and granting of gifts and their disclosure;
- The delineation of business areas from and simultaneous control of the flow of information between them (creation of confidentiality areas);
- All employees who may encounter conflicts of interest in the course of their work are identified and are required to disclose all their transactions in financial instruments.
- A regulation regarding proprietary trading by our executive bodies and employees;
- Regulations governing the acceptance of gifts and other benefits by our employees;
- When executing orders, we act in accordance with our best execution policy or the client's instructions.
- Higher fee income does not automatically lead to higher salaries.
- If proprietary financial instruments are used, these are not promoted by incentives in the remuneration system.
- Ongoing training for our employees.

We will disclose any conflicts of interest that cannot be avoided to the clients concerned before concluding a transaction or providing advice.

We would like to draw your attention to the following points in particular:

- If Invest-Partners Wealth Management AG accepts monetary payments in connection with asset management, these will be disclosed to the client in detail using the form "Asset manager's fees and compensation from third parties."
- Minor non-monetary benefits that may improve the quality of service for the client and that do not adversely affect the client's interests in terms of their scope and nature are generally permissible and will be disclosed to the client by the company.
- We also provide information about relevant potential conflicts of interest in financial analyses prepared or distributed by us.

Upon request, we will provide you with further details on these principles.