

Regulatory Information on Concentration and Issuer Risks

As a financial services provider supervised by the Swiss Financial Market Supervisory Authority (**FINMA**), Invest-Partners Wealth Management AG complies with the applicable legal and regulatory requirements under the Swiss Financial Services Act (**FinSA**) and the corresponding rules of conduct.

Under these regulations, financial service providers are required to inform their clients in a transparent manner about material risks associated with their investments. This includes, in particular, **concentration risks** and **issuer risks**, which may arise when a portfolio shows increased exposure to individual financial instruments or a single issuer.

In this context, FINMA considers the following reference thresholds as potential indicators of unusual risk concentrations:

- Investments of **10% or more** of the portfolio value in a single financial instrument
- Investments of **20% or more** of the portfolio value with the same issuer

Invest-Partners Wealth Management AG monitors such risk concentrations as part of its ongoing portfolio oversight and informs affected clients in accordance with regulatory requirements.

This notice is intended for general information purposes and complements individual reporting and the services agreed with clients.