CLIENT INFORMATION | FINANCIAL SERVICES ACT FINSA

Client Information Brochure under FinSA

Information about CORUM Wealth Management Platform AG, our financial services, the associated risks and costs, and how we handle conflicts of interest.

CORUM Wealth Management Platform AG · Zurich · Version 10/2026 · This version supersedes all previous versions.

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AT A GLANCE

Key facts

The Swiss Financial Services Act (FinSA) requires financial service providers to inform their clients, before providing a financial service, about themselves, their services, the associated risks and costs, economic ties to third parties and the possibility of initiating mediation proceedings before an ombudsman (Art. 8 and 9 FinSA). This brochure serves that purpose.

Financial service provider	CORUM Wealth Management Platform AG, Mainaustrasse 21, 8008 Zurich
Licence	Portfolio manager licensed by the Swiss Financial Market Supervisory Authority FINMA (Art. 17 FinIA)
Ongoing supervision	AOOS – Schweizerische Aktiengesellschaft für Aufsicht, Zurich
Services	Portfolio management · Investment advice (portfolio-based and transaction-based) · Receipt and transmission of orders (execution-only)
Custody	None. Accounts and custody accounts are held with a custodian bank of your choice.
Default client segment	Retail client, i.e. the highest statutory level of protection
Ombudsman	Finanzombudsstelle Schweiz (FINOS), Zurich
Contact	+41 44 218 50 99 · info@corum-wmp.ch · www.corum-wmp.ch

PLEASE NOTE

Please read this brochure carefully and contact your client advisor if you have any questions. The brochure supplements the contractual agreements (in particular the portfolio management, investment advisory or execution-only agreement) but does not replace them. In the event of any inconsistency, the contractual agreements prevail. In the event of discrepancies between the language versions of this brochure, the German version prevails.

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1 About CORUM Wealth Management Platform AG

1.1 Company details

Company name	CORUM Wealth Management Platform AG (hereinafter «CWMP»)
Address	Mainaustrasse 21, 8008 Zurich, Switzerland
Telephone / Fax	+41 44 218 50 99 / +41 44 213 20 25
E-mail / Website	info@corum-wmp.ch / www.corum-wmp.ch
Commercial register	Canton of Zurich, UID CHE-336.936.018

1.2 Business activities

CWMP provides financial services within the meaning of Art. 3 let. c FinSA, namely portfolio management, investment advice and the receipt and transmission of orders relating to financial instruments (execution-only).

1.3 Licence and supervision

CWMP holds a licence from the Swiss Financial Market Supervisory Authority FINMA as a portfolio manager pursuant to Art. 17 of the Financial Institutions Act (FinIA). Ongoing supervision of CWMP is carried out by a supervisory organisation authorised by FINMA:

LICENSING AUTHORITY

Swiss Financial Market Supervisory Authority FINMA
Laupenstrasse 27, 3003 Bern
www.finma.ch

SUPERVISORY ORGANISATION

AOOS – Schweizerische Aktiengesellschaft für Aufsicht
Clausiusstrasse 50, 8006 Zurich
www.aoos.ch

1.4 No custody of client assets

CWMP does not accept client funds, does not maintain accounts or custody accounts and does not hold financial instruments in custody. Clients' assets are held in their own name with a custodian bank. CWMP acts on the basis of a limited power of attorney granted by the client to CWMP vis-à-vis the custodian bank.

1.5 Communication and languages

You can reach CWMP using the contact details above. CWMP generally communicates with clients in person, by telephone, by letter or by e-mail. Meetings take place at our offices or, by arrangement, at your premises.

You may communicate with us orally in German, English, French, Italian, Spanish, Russian, Greek, Portuguese and Turkish. Contracts and documents are drawn up in German or English.

Communication by e-mail and other electronic channels involves risks, in particular with regard to confidentiality, integrity and availability (e.g. interception, alteration or delay of messages). By using such channels, you accept these risks.

1.6 Placing orders

You may place orders by telephone, by e-mail or in person. Orders are deemed accepted only once they have been confirmed by CWMP or forwarded to the custodian bank. CWMP forwards orders to the custodian bank as quickly as possible but cannot guarantee execution at a particular time or price.

2 Client segmentation

FinSA distinguishes between three client segments with different levels of protection. Your classification determines which rules of conduct CWMP must observe towards you.

SEGMENT	WHO BELONGS TO IT?	LEVEL OF PROTECTION
Retail clients	All clients who are not professional or institutional clients.	Highest
Professional clients	In particular public-law entities, pension funds and companies with professional treasury operations; large companies; private investment structures with professional treasury operations set up for high-net-worth retail clients (Art. 4 para. 3 FinSA).	Medium
Institutional clients	Financial intermediaries under the BankA, FinIA and CISA; insurance companies under the ISA; foreign clients subject to prudential supervision; central banks; national and supranational public-law entities with professional treasury operations (Art. 4 para. 4 FinSA).	Lowest

Large companies are companies that exceed two of the following thresholds: balance sheet total of CHF 20 million, turnover of CHF 40 million, equity of CHF 2 million (Art. 4 para. 5 FinSA).

CWMP'S APPROACH

As a rule, CWMP classifies all clients as **retail clients**. You therefore benefit from the highest statutory level of protection. A different classification is made only at your express written request (opting-out) or, if you qualify as a professional client by law (Art. 4 para. 3 FinSA), after your written confirmation in the client classification forms.

2.1 Changing client segment (opting-out / opting-in)

FROM	POSSIBLE CHANGE
High-net-worth retail clients and private investment structures set up for them	Declaration to be treated as a professional client (opting-out, Art. 5 para. 1 and 2 FinSA), provided they credibly demonstrate that (a) they have the necessary knowledge on the basis of their education and professional experience or comparable experience in the financial sector and have assets of at least CHF 500,000, or (b) they have assets of at least CHF 2 million.
Pension funds and companies with professional treasury operations; collective investment schemes and their management companies	Declaration to be treated as an institutional client (Art. 5 para. 3 and 4 FinSA).
Professional clients (excluding institutional clients)	Declaration to be treated as a retail client (opting-in, Art. 5 para. 5 FinSA).
Institutional clients	Declaration to be treated as a professional client (Art. 5 para. 6 FinSA).

Declarations concerning a change of client segment must be made in writing or in another form that allows proof by text. CWMP reviews whether the requirements for an opting-out are met on a regular basis, at least once a year.

2.2 Legal consequences of a change of segment

Simplified rules of conduct apply to professional clients:

- CWMP may assume that professional clients have the necessary knowledge and experience and are financially able to bear the investment risks associated with the financial service (Art. 13 para. 3 FinSA). The appropriateness test does not apply; the suitability test is essentially limited to the investment objectives.
- Professional clients may expressly waive compliance with the information duties (Art. 8 and 9 FinSA) and the documentation and accountability duties (Art. 15 and 16 FinSA) (Art. 20 para. 2 FinSA). The other duties, in particular those relating to the avoidance of conflicts of interest and the diligent handling of orders, continue to apply.
- A key information document need not be provided to professional clients.

The FinSA rules of conduct do not apply to institutional clients (Art. 20 para. 1 FinSA).

2.3 Qualified investors under CISA

Clients for whom CWMP acts within the scope of a long-term portfolio management or investment advisory relationship are deemed **qualified investors** under Art. 10 para. 3ter of the Collective Investment Schemes Act (CISA), unless they have declared in writing that they do not wish to be treated as such (Art. 10 para. 3^{quater} CISA).

As a qualified investor, you may invest in collective investment schemes that are open exclusively to qualified investors. These include foreign collective investment schemes that are not approved by FINMA for offering to non-qualified investors, as well as Swiss Limited Qualified Investor Funds (L-QIF). Such products are not, or only to a limited extent, supervised by FINMA and are subject to less stringent investor protection requirements, for example with regard to investment restrictions, transparency or liquidity.

3 Our financial services

Different review and information duties apply depending on the service. The following overview applies to retail clients.

SERVICE	WHO DECIDES?	REVIEW BY CWMP	KEY INFORMATION DOCUMENT
Portfolio management	CWMP, within the agreed investment strategy	Suitability test (Art. 12 FinSA)	Not required
Investment advice, portfolio-based	The client, on CWMP's recommendation taking the portfolio into account	Suitability test (Art. 12 FinSA)	Yes, for personal recommendations
Investment advice, transaction-based	The client, on CWMP's recommendation relating to individual transactions	Appropriateness test (Art. 11 FinSA)	Yes, for personal recommendations
Execution-only	The client, without advice	None (Art. 13 FinSA)	Only if already available

3.1 Portfolio management

In portfolio management, CWMP manages the assets held by the client with the custodian bank at its own discretion, in the name and for the account of the client, and within the investment strategy and investment guidelines agreed in writing. The client thereby delegates individual investment decisions to CWMP. The basis is a written portfolio management agreement.

Before the agreement is concluded, CWMP and the client jointly determine a risk profile and define the investment strategy. CWMP ensures that the investments are consistent with the risk profile, monitors the portfolio on an ongoing basis and informs the client of material deviations.

RISKS OF PORTFOLIO MANAGEMENT

There is a risk that the chosen investment strategy leads to losses or does not achieve the expected return, and that CWMP, in exercising its discretion, makes decisions that subsequently prove disadvantageous. The risks of the financial instruments used are also relevant (see chapter 4).

3.2 Investment advice

In investment advice, CWMP makes personal recommendations concerning transactions in financial instruments. The investment decision rests with the client. CWMP distinguishes between **portfolio-based** investment advice, which takes the client's entire portfolio into account, and **transaction-based** investment advice, which is limited to individual transactions. The form agreed is recorded in writing in the investment advisory agreement.

Before making a recommendation, CWMP documents the client's needs and the reasons for the recommendation. On request, you will receive this documentation before the transaction is carried out or, in the case of advice given at a distance, afterwards at the latest.

RISKS OF INVESTMENT ADVICE

In transaction-based investment advice, the overall portfolio is not taken into account; there is therefore a risk of insufficient diversification or of concentration risks. In all forms of investment advice, clients bear the risk of their own decisions and the risk of implementing recommendations late or not at all.

3.3 Execution-only

In execution-only business, CWMP receives the client's orders to buy or sell financial instruments and transmits them to the custodian bank without prior advice.

> NOTICE UNDER ART. 13 PARA. 2 FINSA
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> For orders placed on your own initiative and without advice (execution-only), CWMP **does not carry out an appropriateness test or a suitability test**. This notice is given once and applies to all future execution-only orders.

3.4 Appropriateness and suitability test

In order to carry out an appropriateness or suitability test, CWMP obtains – to the extent relevant for the service – information on:

- **knowledge and experience** of financial instruments and financial services (type, volume and frequency of transactions carried out, education, professional activity);
- **investment objectives** (purpose of the investment, investment horizon, risk appetite and resulting risk profile);
- **financial circumstances** (amount and source of regular income and commitments, total assets including liquid assets and real estate, and risk capacity).

CWMP relies on the information provided by the client and assumes that it is accurate. It is in your interest to provide complete and accurate information and to inform CWMP of any changes. If CWMP does not receive sufficient information, it will inform you that it cannot carry out the test and will not provide investment advice or portfolio management. If CWMP considers a financial service or financial instrument to be inappropriate or unsuitable, it will advise against it (Art. 14 FinSA).

For legal entities, CWMP bases the assessment of knowledge and experience on the persons acting on their behalf. Where a representative acts, the person acting vis-à-vis CWMP is decisive. In cases of doubt, and for the client's protection, CWMP relies on the person with less knowledge and experience.

3.5 Key information document and prospectus

If CWMP personally recommends a financial instrument to a retail client, it provides the key information document (KID) free of charge in advance, where a KID must be prepared for the financial instrument, and the prospectus on request. Instead of handing over these documents, CWMP may refer to an electronic source. Foreign documents recognised as equivalent (e.g. the EU PRIIPs key information document) are deemed to be a KID.

No KID is required in particular for shares and equivalent equity securities and for debt instruments without a derivative character, for financial instruments that retail clients may only acquire within a portfolio management agreement, or for execution-only business (unless a KID is already available). If, in the case of advice given at a distance, the KID cannot be provided in advance, the client may agree to receive it after the transaction has been concluded.

4 Risks

Investments in financial instruments offer opportunities but always involve risks – up to and including the total loss of the capital invested.

4.1 General risks of financial instruments

The main risks include in particular:

- **Market and price risk:** prices are subject to fluctuations over which CWMP has no influence;
- **Credit and issuer risk:** insolvency of an issuer or a counterparty;
- **Liquidity risk:** financial instruments cannot be sold, or only at a discount;
- **Currency risk:** exchange rate fluctuations for investments in foreign currencies;
- **Interest rate risk** and **sustainability risks (ESG risks)**, i.e. environmental, social or governance events with a negative impact on the value of an investment;
- **Risk of total loss.**

The characteristics, functioning and risks of the individual financial instruments are described in detail in the Swiss Bankers Association (SBA) brochure **«Risks Involved in Trading Financial Instruments»**, June 2023 edition. It is available at www.corum-wmp.ch and www.swissbanking.ch and will be provided free of charge on request.

Past returns and increases in value are not a reliable indicator of future results. In investment advice, the KID and the prospectus contain further information on the respective financial instrument.

4.2 Risks arising from the financial service

CWMP provides specific information on the risks associated with the financial service: in portfolio management and portfolio-based investment advice on the risks of the agreed investment strategy, and in transaction-based

investment advice on the risks of the financial instruments to be acquired or sold.

4.3 Concentration risks

A key element of risk management is diversification across issuers, sectors, countries, currencies and asset classes. Concentrations (cluster risks) can significantly increase the risk of loss. They may result from the investment strategy itself or from client instructions, for example where a large position remains in the portfolio at the client's request.

> THRESHOLDS
> CWMP separately informs you of the increased risks if a position in a **single security reaches 10% or more**, or the positions of a **single issuer reach 20% or more**, of the portfolio value.

4.4 Instruments and techniques not offered

This brochure is limited to the financial services and financial instruments that may actually become relevant in the client relationship with CWMP. CWMP currently does not, as a rule, use **contracts for difference (CFDs)** or engage in **securities lending**. Product-specific risk information on these is therefore omitted. Should CWMP extend its offering to include such or other instruments or techniques not covered here, this brochure will be supplemented before they are used for the first time.

5 Costs

CWMP informs you about the associated costs before providing the service and discloses them periodically thereafter.

5.1 CWMP's fees

The fees for CWMP's services are set out in the portfolio management, investment advisory or execution-only agreement. As a rule, they are debited quarterly to the client's account or invoiced. Where a performance fee has been agreed, its calculation and any thresholds (e.g. hurdle rate, high-water mark) are set out in the agreement.

5.2 Third-party costs

In addition to CWMP's fees, third-party costs are incurred and borne by the client, in particular:

- costs of the custodian bank (e.g. custody fees, transaction costs, brokerage, account maintenance fees);
- product costs of the financial instruments used (e.g. management fees and ongoing charges of investment funds, issue and redemption commissions, structuring costs);
- taxes and duties (e.g. Swiss stamp duty, withholding taxes, foreign transaction taxes) and foreign exchange costs.

Where costs are shown in the KID or prospectus, CWMP may refer to them. If costs cannot be quantified precisely in advance, CWMP provides information on the basis of calculation or ranges and draws attention to the risk of additional costs. Deviations are possible, e.g. due to future changes in legislation.

Clients are entitled at any time to obtain information on the costs incurred free of charge. Professional clients may waive this information. CWMP does not charge any telecommunication costs.

6 Third-party compensation

Pursuant to Art. 26 FinSA, CWMP may accept compensation from third parties in connection with the provision of financial services only if it passes it on in full to the client or if the client has been expressly informed in advance and has waived it.

Compensation means benefits that CWMP receives from third parties, in particular brokerage fees, commissions, rebates or other pecuniary benefits. Third parties are, for example, custodian banks or issuers of financial instruments. CWMP may in particular receive the following compensation:

- compensation or rebates from custodian banks, e.g. shares of custody fees, brokerage and foreign exchange fees;
- distribution fees from issuers of structured products and derivatives.

CWMP does not receive any distribution or portfolio maintenance fees (retrocessions) from investment funds.

> AMOUNT AND WAIVER
>
> The amount of compensation depends on the type of service and the financial instrument. For structured products and derivatives, it amounts to **a one-off 0% to a maximum of 4% of the nominal investment amount**. The ranges per product category and their relation to the assets under management are highlighted in the portfolio management, investment advisory or execution-only agreement. If the exact amount cannot be determined in advance, CWMP provides information on the calculation parameters and ranges. The client may waive the right to have the compensation handed over by signing the relevant annex to the portfolio management, investment advisory or execution-only agreement; in that case, it is retained by CWMP. Without such a waiver, the compensation is passed on to the client.
>
> On request, CWMP discloses the amounts actually received at any time free of charge.

CWMP does not treat minor non-monetary benefits, such as generally available information material, research on financial instruments or participation in professional training events, as compensation subject to handover. CWMP ensures that such benefits do not impair the quality of the service or the safeguarding of client interests.

7 Market offering and own financial instruments

When selecting financial instruments, CWMP considers **both financial instruments of independent third parties and its own financial instruments**. Own financial instruments are those in which CWMP or a closely related company has an economic interest, in particular products it manages or advises itself and private-label or white-label products. A close relationship exists in particular where CWMP holds the majority of the shares or voting rights of the provider or issuer or controls it in another way, or vice versa.

The selection is based on comprehensible, objective criteria, in particular costs, quality, liquidity and suitability for the investment strategy. The use of own financial instruments may lead to conflicts of interest, for example through additional remuneration at product level. CWMP addresses these through a structured product selection process and does not offer employees remuneration incentives in favour of its own products. Unavoidable conflicts of interest are specifically disclosed before the service is provided.

8 Handling of conflicts of interest

Pursuant to Art. 25 FinSA, CWMP takes appropriate organisational measures to avoid conflicts of interest or to exclude any disadvantage to clients. Where a disadvantage cannot be excluded, this is disclosed.

8.1 Possible causes

Conflicts of interest may arise between CWMP and its clients, between employees and clients, between different clients, and in relation to affiliated third parties (e.g. custodian banks, product providers), in particular as a result of:

- CWMP's own business interests, e.g. the pursuit of revenue and profit;
- performance-related fees, which could create an incentive to take on higher risks;
- the use of own financial instruments (see chapter 7);
- the acceptance of third-party compensation (see chapter 6);
- performance-related remuneration and personal transactions of employees;
- business or personal relationships with custodian banks, fund management companies or issuers, e.g. cooperation, board functions or participation in issues;
- knowledge of non-public information (insider information).

8.2 Measures

- Binding internal directives and ethical principles for management and employees, and regular training;
- Rules on employee transactions and disclosure and approval requirements for conflicting interests;
- Prohibition of front-running, parallel-running and after-running and of churning (Art. 27 FinSO), and the principle of equal treatment in the allocation of orders;
- Process-integrated and independent controls, including monitoring of investment decisions with regard to higher-risk transactions aimed at generating higher performance-related fees;
- Selection of custodian banks and product providers according to objective criteria (see chapter 9);
- Transparency regarding costs, third-party compensation and own financial instruments.

9 Order execution (best execution)

CWMP handles client orders in good faith and with equal treatment of all clients and ensures that they are correctly recorded and allocated (Art. 17 FinSA). CWMP does not execute orders itself but forwards them for execution to the custodian bank or another executing entity. The execution policies of these entities apply to the execution.

CWMP selects the executing entities such that their execution policies can be expected to achieve the best possible result in financial, temporal and qualitative terms (Art. 18 FinSA). Relevant criteria include in particular price, total costs of settlement, speed and likelihood of execution, and the quality of settlement and interfaces. CWMP monitors execution quality on an ongoing basis and reviews the selection of executing entities at least annually.

If the client gives an express instruction or selects the custodian bank personally, the order is executed in accordance with that instruction. To that extent, CWMP is not obliged to select another executing entity, and the duty of best execution applies only to a limited extent.

10 Documentation and accountability

CWMP documents in particular the financial services agreed, the information obtained about clients, the performance and outcome of appropriateness and suitability tests, any warnings and advice against, and, in investment advice, the clients' needs and the reasons for each recommendation (Art. 15 FinSA).

CWMP renders account regularly, at least annually, and on request (Art. 16 FinSA). In portfolio management, the report covers in particular the composition, valuation and performance of the portfolio and the costs incurred. Performance may be compared with an agreed benchmark; in the absence of such an agreement, the absolute return is shown.

For valuation purposes, CWMP relies on information from the custodian bank or recognised data sources: listed securities at the closing prices of the most liquid market, investment funds at the published net asset or redemption values, and unlisted instruments at market value in accordance with recognised valuation principles in coordination with the custodian bank.

Clients are entitled at any time to receive a copy of their file and of all documents concerning them (Art. 72 FinSA). CWMP provides these free of charge within ten business days of a written request; for repeated requests without objective reason, reasonable costs may be charged.

11 Complaints and ombudsman

Please send complaints in writing, by e-mail or by telephone to your client advisor or to the management, stating your name, your contact details and a description of your concern. You will promptly receive an acknowledgement of receipt. If a final response is not possible within four weeks, you will receive an interim reply stating the reasons.

If your concern cannot be resolved amicably, you may initiate mediation proceedings before the independent ombudsman to which CWMP is affiliated. The proceedings are free of charge or low-cost for clients, confidential and non-binding; recourse to the courts remains open.

OMBUDSMAN

Finanzombudsstelle Schweiz (FINOS)
Freigutstrasse 8, 8002 Zurich
www.finos.ch

12 Contractual framework

12.1 Commencement of the service

CWMP begins performing the agreement once the signed agreement, the required client information and the power of attorney vis-à-vis the custodian bank are available and the assets have been received in the account or custody account.

12.2 Termination

The agreement may be terminated by either party at any time in writing without notice. Termination for good cause remains reserved. The agreement also ends upon revocation of the power of attorney vis-à-vis the custodian bank. In the event of loss of legal capacity or death of the client, the agreement continues until the heirs, the competent adult

protection authority (KESB) or the person appointed by it, or other authorised persons make new arrangements, unless otherwise agreed.

12.3 Contract language, governing law and place of jurisdiction

The contract language is German or English. Pre-contractual relations and all legal relations between the client and CWMP are governed by Swiss law. The place of performance is Zurich. The place of jurisdiction is determined by the respective agreement or by statutory provisions.

13 Data protection and taxes

13.1 Data protection

CWMP processes personal data in accordance with the Swiss Federal Act on Data Protection (FADP) and is subject to a statutory duty of confidentiality. Information on the purpose, scope and recipients of data processing and on your rights can be found in the privacy policy at www.corum-wmp.ch.

13.2 Tax aspects

CWMP does not provide tax or legal advice. Tax consequences are taken into account in portfolio management and investment advice only if this has been expressly agreed. Clients are themselves responsible for complying with their tax obligations. We recommend seeking advice from a tax specialist where necessary. Under the automatic exchange of information (AEOI) and FATCA, custodian banks may be required to report account information to the competent tax authorities.

14 Amendments to this brochure

This brochure applies from version 10/2026 and supersedes all previous versions. It is available in German and English; in the event of discrepancies, the German version prevails. The current version is available at www.corum-wmp.ch. CWMP informs its clients of material changes in an appropriate manner.

QUESTIONS

Your client advisor will be pleased to answer any questions and provide further explanations.
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