

Helfenstein Asset Management AG

Pilatusstrasse 23, 6003 Luzern, Switzerland · +41 41 211 29 29 · UID CHE-111.708.730 · LEI 894500URZFTDV5G7F357

FINMA Portfolio Manager Authorisation No: CH-111.708.730 | Decision Date: 12.01.2022 · Ongoing Supervision: OSFINcontrol AG | Affiliation Ref: OSFIN-111.708.730 | Since: 12.01.2022

FinSA client brochure

This brochure is provided under the Swiss Financial Services Act (FinSA) before we give personalised advice or manage assets. It explains who we are, how we are supervised, how we classify clients, how we are paid, and how you can complain.

1. The firm

Helfenstein Asset Management AG (trading as Helfenstein Group), Pilatusstrasse 23, 6003 Luzern, Switzerland. Telephone +41 41 211 29 29. Swiss UID CHE-111.708.730. LEI 894500URZFTDV5G7F357. We are an independent, fee-only adviser and portfolio manager. We do not hold client assets.

2. Authorisation and supervision

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Verify the entry on the FINMA register of authorised institutions:

<https://www.finma.ch/en/finma-public/authorised-institutions-individuals-and-products/>. Search by legal name or UID CHE-111.708.730. OSFINcontrol AG: <https://www.osfincontrol.ch/en/>.

3. Services

We offer independent financial advice (retirement, investments, taxes, real estate and estate planning) and discretionary portfolio management for private individuals and families. We do not offer execution-only dealing as a standalone service and we do not issue or manage collective investment schemes.

4. Client segmentation

We treat you as a private client unless you request, and we agree in writing, professional-client status and you meet the FinSA tests. Private clients receive the full set of conduct and information duties. A change of segment affects the level of protection and must be documented.

5. Information, suitability and documentation

Before personalised advice we collect information on your knowledge, experience, financial situation and investment objectives. We assess appropriateness or suitability, explain material risks, and keep a record of the relationship. You receive a written analysis after the first meeting if you ask us to proceed.

6. Costs

Our costs are the fees in the schedule of fees and charges (management, advisory and, if elected, performance). Bank custody and transaction costs and product TER are additional and are shown separately. We will give you a personalised cost illustration before you sign a mandate.

7. Conflicts of interest

We are paid only by our clients. Advisers have no product sales targets. Unavoidable third-party payments are credited to you. Further detail and examples are in the conflicts of interest policy.

8. Ombudsman (FinSA art. 77)

If a dispute about legal claims cannot be resolved with us, you may apply to the independent ombudsman recognised by the Federal Department of Finance. Mediation is informal and does not replace the courts.

Ombudsman name: Finanzombudsstelle Schweiz (FINOS)

Address: Freigutstrasse 8, 8002 Zürich, Switzerland

Phone: +41 44 552 08 00

Email: info@finos.ch

Website: <https://www.finos.ch>

Reference Number: FINOS-111.708.730

Please contact us first at Pilatusstrasse 23, 6003 Luzern, Switzerland, +41 41 211 29 29.

9. Documents that form part of this information

Schedule of fees and charges; general terms and conditions; risk disclosure; conflicts of interest policy. All are available at </legal/documents-and-information>.

Helfenstein Asset Management AG, Pilatusstrasse 23, 6003 Luzern, Switzerland. Document date 15 September 2026. This document does not constitute personalised advice. Swiss law; exclusive place of jurisdiction Lucerne, Switzerland.