

## CLIENT INFORMATION

### **1. Information about financial instruments**

Asset management companies are obligated by law to provide their clients, and potential clients, with appropriate information about financial instruments. This information must contain a sufficiently detailed general description of the type and risks of the financial instruments to allow clients to make their investment decisions based on sufficiently sound knowledge.

You can find all the relevant information in the brochure "Risks in Securities Trading" of the Liechtenstein Bankers Association, which is an appendix to the asset management agreement/investment consulting agreement.

### **2. Client communication**

You can reach Früh & Partners Asset Management Ltd., Schaanerstrasse 29, FL-9490 Vaduz at:

- Tel. +423 377 99 77
- Fax +423 377 99 78
- E-mail [info@fpartner.li](mailto:info@fpartner.li)

You may communicate with us at any time in German or English and will always receive the appropriate documents of Früh & Partners Asset Management Ltd. in the German language.

Additional communication between Früh & Partners Asset Management Ltd. and you, the client, is governed by the asset management agreement/investment consulting agreement. At the same time, we would like to point out that any use of e-mails entails certain risks in terms of confidentiality.

### **3. Supervisory authority**

Früh & Partners Asset Management Ltd. is subject to supervision by the Liechtenstein Financial Market Authority (FMA), Landstrasse 109, P.O. Box 279, 9490 Vaduz, Liechtenstein, website: [www.fma-li.li](http://www.fma-li.li).

### **4. Client rating**

Please be informed that, in general, we rate clients as non-professional clients to ensure they enjoy the highest level of protection. An upgrade (decrease of the protection level) is possible on request, provided the appropriate conditions are met. Please feel free to contact us if you have any questions.

## **5. Reporting and accounting**

For the reporting and accounting details, please refer to the asset management agreement/investment consulting agreement.

## **6. Measures to protect the entrusted client assets**

Früh & Partners Asset Management Ltd. exclusively provides asset management and investment consulting services. The company itself does not maintain custody of any of the clients' financial instruments.

## **7. Dealing with conflicts of interest**

Please refer to the appendix to the asset management agreement/investment consulting agreement for the principles for dealing with conflicts of interest.

## **8. Benchmark**

Früh & Partners Asset Management Ltd. does not use any benchmarks within the scope of managing assets and providing investment consulting services.

## **9. Investment goals/types of permissible investments**

The investment goals within the scope of the asset management services (portfolio management) are defined in the client profile (or investor profile), which forms part of the asset management/investment consulting agreement. The types of permissible investments are also outlined in this agreement.

## **10. Assessment of financial instruments**

Früh & Partners Asset Management Ltd. employs the following assessment criteria for assessing the financial instruments held in the client portfolio:

- The respective publicly listed securities are determined at the share prices of the execution venue/most liquid market for these securities.
- Investment funds are always assessed at the unit prices published by the particular investment company.

The financial instruments in the client portfolio are assessed at the latest on the agreed-upon reporting dates.

## **11. Execution of orders**

Please refer to the appendix to the asset management/investment consulting agreement (“Execution Policy”) for the principles for executing orders.

## **12. Costs**

The costs are set out in the asset management/investment consulting agreement.

The client may incur additional costs and taxes that are not covered by the total fee, for which the client may be invoiced, resulting from the asset management/investment consulting services in connection with the financial instruments and securities services procured for the client.

## **13. Complaint procedure/Conciliation Board**

To lodge a complaint, the form available on the Internet at <https://www.fpartner.li/de/beschwerdemanagement/> must be used. To the extent possible, the complaint must be lodged electronically, using the e-mail address [compliance@fpartner.li](mailto:compliance@fpartner.li). Früh & Partners Asset Management Ltd. will make every effort to compile and review all relevant evidence and information with respect to the complaint. The client lodging the complaint will receive a statement regarding the complaint within 20 days.

The client lodging the complaint also has the option of contacting the Conciliation Board listed below in connection with the concern. However, we recommend that clients first await the response from Früh & Partners Asset Management Ltd. before doing so.

Liechtenstein Conciliation Board  
Dr. Peter Wolff, Attorney at Law  
Landstrasse 60  
P.O. Box 343  
9490 Vaduz  
Telephone +423 220 20 00  
Fax +423 220 20 01  
[info@schlichtungsstelle.li](mailto:info@schlichtungsstelle.li)

The Conciliation Board is neither a court nor does it have judicial power. Instead, it promotes the dialog between the involved parties and submits a negotiated solution to them. Since the parties are not bound to the suggestion of the Conciliation Board, they are at liberty to accept it or take other, for example legal, measures.

#### **14. Deposit Guarantee and Investor Compensation Foundation (PCC)**

According to the licensing requirement, Früh & Partners Asset Management Ltd. is a participant of the Deposit Guarantee and Investor Compensation Foundation (PCC; FL-0002.039.614)

#### **15. Notice for clients/interested individuals residing in Switzerland**

Früh & Partners Asset Management Ltd. satisfies the requirements of the Swiss Financial Services Act (FIDLEG). FIDLEG contains code of conduct provisions with which financial service providers must comply vis-à-vis their clients. Consultants of Früh & Partners Asset Management Ltd. are listed in the Client Advisor Register and are available to you as contacts. (<https://www.regservices.ch/beraterregister/>)

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