

CLIENT INFORMATION ACCORD. TO THE SWISS FINANCIAL SERVICES ACT (FINSA)

OUR PROFILE

Swiss Asset Management: Independent, Investment- and Individual-Oriented

Full Name:	Marbling Financial Group AG (www.marbling.com)
Commercial Register:	UID: CHE-284.894.971 / Incorporation: 2013
Ombudsman Office:	OFS - Ombud Finance Switzerland (www.ombudfinance.ch)
Auditor:	ASMA - Asset Management Audit & Compliance SA (www.amaudit.ch)
Licensor:	FINMA - Swiss Financial Market Supervisory Authority (www.finma.ch)
Supervisory Organisation:	AOOS - Schweizerische Aktiengesellschaft für Aufsicht (www.aos.ch)
Membership:	SAAM - Swiss Association of Asset Managers (www.vsv-asg.ch)
Custodian Banks:	Selected Swiss Banks:



Based on the legal provisions of Art. 8ff. of the Swiss Financial Services Act (FinSA), we would like to use this information document to provide you with an overview of Marbling Financial Group AG and its offered financial services. We kindly ask you to take note of this information.

Company Information

Marbling Financial Group AG
Mainaustrasse 30, CH-8008 Zurich
Phone: +41 44 387 70 70
Email: info@marbling.com
Website: www.marbling.com

Marbling Financial Group AG is an asset management company with the legal form of an owner-managed public limited company regulated by the laws of Switzerland. As a professional investment boutique with a Swiss heritage, it proactively provides its international clientele with innovative, customized solutions.

Supervisory Authority and Audit Firm

Marbling Financial Group AG is a member of the Swiss Association of Asset Managers (www.vsv-asg.ch) and is licensed by the Swiss Financial Market Supervisory Authority FINMA (www.finma.ch) and monitored by the supervisory organisation AOOS - Schweizerische Aktiengesellschaft für Aufsicht (www.aoot.ch), regulated under the Federal Act on Financial Institutions (FinIA) in Switzerland.

Marbling Financial Group AG is audited and reviewed in accordance with the regulatory and compliance requirements by the auditing company ASMA Asset Management Audit & Compliance SA, domiciled here:

ASMA Asset Management Audit & Compliance SA, Zurich Branch
Hohlstrasse 560, CH-8048 Zurich
Phone: +41 44 503 53 40
E-Mail: zuerich@amaudit.ch
Website: www.amaudit.ch

Ombudsman Office

Marbling Financial Group AG is affiliated with the independent ombudsman OFS Ombud Finance Switzerland, which is recognized by the Federal Department of Finance. Disputes concerning legal claims between the client and the financial service provider shall be settled by an ombudsman office, if possible within the framework of a mediation procedure. The address of the ombudsman's office is given below.

OFS Ombud Finance Switzerland
16 Boulevard des Tranchées, CH-1206 Geneva
Phone: +41 22 808 04 51
E-Mail: contact@ombudfinance.ch
Website: www.ombudfinance.ch

Information on the Offered Financial Services

Marbling Financial Group AG offers its clients asset management services consisting of individual financial portfolio solutions based on clearly predefined client profiles and investment strategies.

Such a discretionary asset management mandate is the portfolio management of all or parts of the client's assets. Based on a formally granted limited power of attorney, the client delegates the single investment decisions to Marbling Financial Group AG, whereby each decision is made according to the investor profile and the corresponding investment strategy agreed with the client in writing.

Marbling Financial Group AG does not guarantee any income or return on the investment activities. The investment activity can therefore lead to an appreciation in value or to a depreciation in value.

For detailed information on the main rights and obligations arising from an asset management mandate agreement, please refer to the relevant contracts between Marbling Financial Group AG and its clients.

Client Segmentation

Financial service providers are required to classify their clientele into a legally defined client segmentation. The Swiss Financial Services Act (FinSA) provides for segments for "retail clients", "professional clients" and "institutional clients". For each client, a client classification is determined within the framework of the cooperation with Marbling Financial Group AG. Subject to certain conditions, the client can change the client classification by opting in or opting out.

Information on Risks and Costs

General risks associated with financial instruments transactions

The services of any discretionary asset management mandate are associated with financial risks. Marbling Financial Group AG provides all clients with the brochure «Risks Involved in Trading Financial Instruments» prior to the execution of the contract (see: www.marbling.com/news). This brochure can also be found at www.swissbanking.org.

Clients of Marbling Financial Group AG may contact their client advisor at any time if they have any further questions.

Risks associated with the offered services

For a description of the various risks that may arise from the investment strategy for clients' assets, please refer to the relevant discretionary management agreement.

Information on costs

A fee is charged for the services rendered, which is usually calculated on our client's assets under management and/or on a performance basis. For more detailed information, please refer to the relevant discretionary asset management agreement.

Information about Relationships with Third Parties

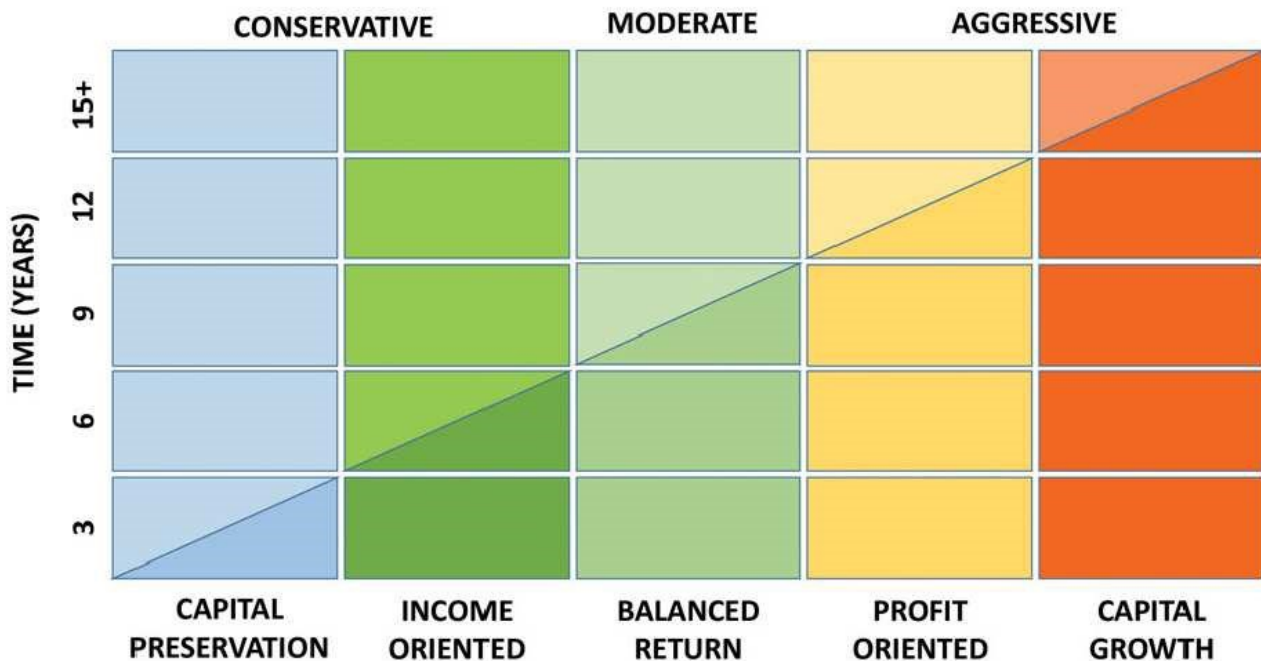
In connection with the financial services offered by Marbling Financial Group AG, economic ties may exist with third parties. The receipt of payments from third parties as well as their treatment are regulated in detail in the respective asset management agreements.

Information on the Market Offer Considered

Marbling Financial Group AG basically follows an «open universe approach» and tries to make the best possible choice in terms of suitability and costs for the client portfolios when selecting financial instruments. Market offer gaps can be covered by own, tailor-made financial instruments up to 50% of a client portfolio.

In addition to the above information topics, the illustration in the following demonstrates how the services of Marbling Financial Group AG are geared to the different investor profiles of the individual clients.

In dialog with its clients, Marbling Financial Group AG determines the right colour of each client’s portfolio.



Our Investment Philosophy:

We change our investment strategies – but never our ideals and values.

Our Investment Policy:

Your financial needs and your investment objectives are our guidelines.