

## Information sheet for the customers of VVK Vorsorge- und Vermögenskonzepte AG

### Information about VVK Vorsorge- und Vermögenskonzepte AG and its supervisory authority

VVK Vorsorge- und Vermögenskonzepte AG is a member of the SRO PolyReg self-regulating organisation recognised by the Swiss Financial Market Supervisory Authority FINMA (FINMA). As an asset manager, it is a member of PolyAsset and is subject to the codes of conduct recognised by FINMA. SRO PolyReg audits the work carried out by VVK Vorsorge- und Vermögenskonzepte AG annually. With the new Financial Institutions Act and the Financial Services Act, VVK Vorsorge- und Vermögenskonzepte AG must report to a supervisory organisation or FINMA and an ombudsman within the statutory period.

### Ombudsman

The protection and long-term satisfaction of our customers is the top priority at VVK Vorsorge- und Vermögenskonzepte AG. Should complaints arise during our consultations, you are more than welcome to contact us at any time in a first step so that we can find a solution to your concerns together. If we cannot find a solution, you have the statutory option of contacting the ombudsman to initiate a free conciliation procedure. You will receive detailed contact information about our ombudsman and information on the conciliation process as soon as the ombudsman has been approved.

### Cost information

In connection with financial consultation and provision planning, as well as asset management, costs and fees accrue both from VVK Vorsorge- und Vermögenskonzepte AG and from third parties. We will disclose these costs to you in detail before concluding a contract or procuring an investment product. To keep long-term support costs as low as possible, we offer you a comprehensive support and service package. We are happy to answer questions on the points listed in the package free of charge or at a discounted rate.

### Risk information

The risks associated with the procurement of financial products will be explained to you before the conclusion and will be made available in writing. Please read the information provided to you carefully and contact us should you have any questions. You can download the brochure "Risks in trading in financial instruments" from the Swiss Banking Association at [www.swissbanking.ch](http://www.swissbanking.ch) or from our homepage.

### Product information

Your customer consultant will provide you with the information on the individual financial products. You can find out about our range of financial products on our homepage <https://www.vvk.ch/anlagen/>.

Please note that VVK Vorsorge- und Vermögenskonzepte AG does not recommend investing without first assessing your suitability. We determine whether a financial product is suitable for you with the assistance of our individual financial and provision plans, which fully comply with the strict legal requirements. The legal regulations and customer protection are our top priority.

### Conflicts of interest

VVK Vorsorge- und Vermögenskonzepte AG takes the necessary precautions to avoid conflicts of interest in its business activities and to protect you from possible disadvantages. If a conflict of interest cannot be avoided, such a conflict will be disclosed to you and the appropriate measures will only be taken with your consent.

### Advertisement

This information sheet constitutes an advertisement. Any prospectuses, simplified prospectuses, Key Investor Information Documents (KIIDs), or basic information sheets on individual financial instruments are available free of charge from VVK Vorsorge- und Vermögenskonzepte AG.