

Capitalia (Suisse) (“Capitalia”, “we”, or “us”) is registered as an investment adviser with the U.S. Securities and Exchange Commission (“SEC”). To assist in researching firms and financial professionals, free and simple tools are available at <https://www.Investor.gov/CRS>, which also provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

Depending on your financial needs and investment objectives, Capitalia may assist you with investment advisory services. You should carefully consider which type or combination of services are right for you.

Investment Advisory Accounts and Services

Capitalia offers a variety of investment advisory programs and services, including wrap fee programs, comprehensive financial planning and advice on the selection of professional investment managers. In our wrap fee programs, you can make investment decisions yourself based upon recommendations provided to you. Alternatively, you can choose to have your Financial Advisor (“FA”) at Capitalia make the investment decisions for your account on your behalf — this is called “discretion”.

We act as your investment advisor only when we have entered into a written agreement with you that describes our advisory relationship and our obligations to you. You will also receive a disclosure document that provides more details about the advisory program and/or service you have selected.

In investment advisory accounts, we may limit available investments based on factors such as your risk tolerance, net worth, age and investment objectives and experience.

NOTE FOR INTERNATIONAL CLIENTS: This information is required by law and is not a promotion of Capitalia’s services. Further, not all services are available to all non-US Residents.

Monitoring

We do not provide agreed upon monitoring services for your advisory account. Your FA, however, may periodically review your account for purposes of making a buy, sell or hold recommendation. In addition, we may use a number of electronic tools to aid your FA in his/her periodic review.

Limited Investment Offerings

For investment advisory accounts, we offer a wide variety of products and services but may limit the products available to you based upon factors such as account limitations and client eligibility requirements. Only products approved by a Capitalia product committee can be purchased through Capitalia accounts.

Account Minimums and Other Requirements

Depending on the program you select, account minimums range from \$500,000 to \$1 million.

Question to Ask Your FA

Given my financial situation, what type of investment advisory service should I choose? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Principal Fees and Costs

Generally, investment advisory accounts are charged a fee that is a percentage of the assets in your account. As a general matter, the more assets in your investment advisory account, the higher the fee you will pay. As a result, we may have an incentive to encourage you to increase the assets in your investment advisory account. Certain programs also may charge additional fees for overlay services and platform maintenance. Additionally, if you grant discretion over your account assets, you will be charged an additional advisory fee for this service.

Other Fees and Costs

In addition to the fees that you pay to Capitalia, certain investment products contain built-in fees and expenses as described in that product’s offering material.

Additional Information

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Question to Ask Your FA

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

Standard of Conduct and Conflicts of Interest

When we provide you with a recommendation as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here is an example to help you understand what this means.

Revenue Sharing: Certain third parties, such as mutual fund sponsors, may share revenue with us that they receive when you purchase an investment product. This creates an incentive for us to recommend these products over other products.

Questions to Ask Your FA

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Your FA's compensation is based primarily on the fees and commissions that you pay us as well as on additional factors such as their tenure with the Firm, the amount of assets you maintain in your account managed by Capitalia, and the products you invest in or services you receive.

This compensation structure means that FAs have a financial interest in recommending transactions that generate higher amounts of revenue for Capitalia and compensation to the FA rather than those transactions that generate lower amounts of revenue and compensation.

Do you or your financial professionals have legal or disciplinary history?

No, neither Capitalia nor any of its employees have ever faced any disciplinary action in the past history. Visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to Ask Your FA

As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional information

For additional information about our services please email Capitalia (Suisse) sb@capitalia.ch or call +4122 810 2614. If you would like additional, up-to-date information or a copy of this disclosure, please call +4122 810 2614.

Questions to Ask Your FA

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

