



CRS ADV PART 3

Client Relationship Summary Brochure

Swiss Finance Management International SA

("SFMI SA")

<https://www.swissfim.com/en/>

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CRD Number 284408

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SFMI SA is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 1: Description of Services - What investment services & advice can you provide me?

We offer investment advisory services to professional clients and high net-worth clients, including portfolio management and other investment consulting services. We do not have a retail investment advisory offering.

We monitor your investments on a weekly basis as part of our standard services. Our firm manages assets on a discretionary or non-discretionary basis, as agreed upon in our client agreement.

Discretionary: We make investment decisions on your behalf without requiring your prior approval.

Non-Discretionary: We provide investment recommendations, but you make the final decision on what investments to buy or sell.

For additional details, please see our Form ADV, Part 2A (Brochure)

For more information on choosing an investment professional, please visit [Investor.gov/CRS](https://www.investor.gov/crs).

Item 2: What Fees Will I Pay?

We charge fees based on a percentage of assets under management and also negotiable fixed fees as per our agreement with our clients. Our fees are generally asset-based, meaning we charge a percentage of the value of your investments under our management. This means we have an incentive to encourage you to invest more with us, as our fees increase as your assets grow. Other fees you may pay include custodian fees, account maintenance fees, brokerage and fees related to mutual funds and ETFs.

The Account investment minimums to establish client relationships with us is \$500,000 USD. Brokerage and investment advisory services, as well as their associated fees, differ significantly. Brokerage services typically involve transaction-based fees (commissions) for executing trades, whereas investment advisory services generally operate under an ongoing fee structure based on assets under management (AUM) or a fixed/retainer fee. It is important for all retail investors to

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Asset Management Firm Regulated by FINMA, the Swiss Financial Regulator

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understand these differences, including the nature of the services provided, how fees are charged, and any potential conflicts of interest. We encourage investors to carefully review their options and ask questions to ensure they select the service model that best aligns with their financial goals. You will pay fees and costs whether you make or lose money on your investments. Fees will reduce the amount of money you make on your investments over time. Please ensure you understand what fees you are paying. Outside of our asset management fees, you will be charged for a third party fees separately, such as custody, brokerage, stamp duty etc. For additional details, see Form ADV, Part 2A (Brochure). Please also visit [Investor.gov/CRS](https://www.investor.gov/crs).

Item 3: What Are Your Legal Obligations to Me?

When we act as your investment adviser, we have a fiduciary duty to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts of interest. We receive remuneration from third parties, in particular from the fund management company of the funds and the issuers of structured products for the allocation of investment in their products. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For additional details, see Form ADV, Part 2A (Brochure).

Item 4: Do You or Your Financial Professionals Have Legal or Disciplinary History?

No, neither our firm nor our Financial Professionals have any legal or disciplinary history. We encourage you to visit [Investor.gov/CRS](https://www.investor.gov/crs) to research our firm and our financial professionals.

Item 5: Additional Information

For more information about our investment advisory services or to request a copy of this relationship summary, please contact us at:

SFMI SA, Dr. Zeinab Abou Khalil - www.swissfim.com +41 227070261

Please note, our firm does not offer advisory services to retail clients. You can also find additional information about our firm and investment professionals at www.adviserinfo.sec.gov.

Item 6: Key Questions to Ask Your Financial Professional:

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments for me?

What fees will I pay? How do you and your firm make money?

Do you or your firm have any conflicts of interest?

Can you provide me with my primary contact person?