

FORM ADV PART 3 – Relationship Summary

Date: 30 March 2026

Item 1 – Introduction

Hyposwiss Advisors SA

Incorporated under the laws of Switzerland

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Hyposwiss Advisors is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationship and Services

What investment services and advice can you provide me?

Hyposwiss Advisors offers investment advisory services, with two main types of mandates: discretionary and non-discretionary. In addition, Hyposwiss Advisors may also offer investment consulting services for specific types of portfolios. Discretionary mandate: we are allowed to buy and sell investments in your account without asking you in advance. Non-Discretionary mandate: we may give you advice and you ultimately decide what investments to buy and sell. A specific investment strategy is designed to focus upon your specific needs, objectives, risk tolerance and constraints disclosed by you to Hyposwiss Advisors. You have the ability to impose reasonable restrictions on the types of investments that may be purchased in your account. Hyposwiss Advisors will monitor your designated account(s) and make investment recommendations (non-discretionary accounts) and investment decisions (discretionary accounts). We have a fiduciary duty with respect to the assets in your account. Portfolios are usually reviewed weekly, but no less frequently than monthly. Accounts are held at qualified custodians independently selected by you. Hyposwiss Advisors is appointed as investment adviser on the specified account(s). Hyposwiss Advisors will invest in a diversified portfolio in multi-currencies of securities and non-securities, such as deposits, stocks, bonds, funds, ETFs, hedge funds, currency contracts, precious metals, etc. Hyposwiss Advisors usually imposes a minimum amount of 1'000'000 USD for its Asset Management Services. Hyposwiss Advisors does not provide legal, tax or accounting advice; and does not offer financial planning nor wrap-fee programs.

For more information, please refer to our ADV Form part 2 "Disclosure Brochure" available [here](#), items 4, 7, 8, 13, 16.

Ask your financial professional:

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

Item 3 – Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

Hyposwiss Advisors charges an ongoing asset management fee as a percentage of the value of the account, billed quarterly. Generally, the more assets in your account (including cash), the more fees will be charged in total. Therefore, we might have an incentive to encourage you to increase the assets in your account.

Brokerage commissions, transaction fees, custodian fees and other related costs and expenses will be billed directly to you and deducted from your account by your qualified custodian and will be in addition to Hyposwiss Advisors' asset management fee. In addition, you may incur additional charges such as stamp duties, taxes, commission charges, exchange rate and other fees imposed by third parties other than Hyposwiss Advisors in connection with investments made in your account, including,

but not limited to, fees charged by brokers to execute securities transactions and internal management fees charged by mutual funds, hedge funds and exchange traded funds (ETFs). All fees are subject to applicable taxes (Swiss VAT or others) at the rate in force at the time the fees are billed.

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.

For more information, please refer to our ADV Form part 2 "Disclosure Brochure" available [here](#), items 5, 10, 12, 14.

Ask your financial professional:

- *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 acting as my investment adviser?
How else does your firm make money and what conflicts of interest do you have?***

When we act 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 investment advice we provide you. Here are some examples to help you to understand what this means:

- Proprietary products: we may recommend investments on which affiliates and group companies receive fees.
- Third-party payments: we may receive compensation for recommending investments such as funds or structured products, or from the trading of certain instruments, such as currencies.
- Revenue Sharing: the manager, sponsor or another third party (such as an intermediary) of certain investments may share with us part of the revenue earned on those investments.

Ask your financial professional:

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

For more information, please refer to our ADV Form part 2 "Disclosure Brochure" available [here](#), items 5, 10, 11, 12, 14.

How do your financial professionals make money?

We compensate our employees with fixed base salaries and annual bonuses based on a variety of factors. Employees compensation is based on the amount of assets they service, and may also earn part of the commissions or fees charged on the products and investments purchased for your account.

Item 4 – Disciplinary History

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

No - There are no legal or disciplinary elements to report.

We encourage you to seek out additional information. Additional information about Hyposwiss Advisors is also available on the Internet at www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask your financial professional:

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

Item 5 – Additional Information

We encourage you to seek out additional information. If you have any questions about the contents of this document or about your investments, please contact Hyposwiss Advisors at +41-22-310-7640 or info@advisors.hyposwiss.ch.

Additional information about Hyposwiss Advisors is also available on the Internet at www.adviserinfo.sec.gov for a free and simple search tool to research our firm and our financial professionals. You can view information about Hyposwiss Advisors on this website by searching for Hyposwiss Advisors by its name or by its CRD number 157400.

Information about Hyposwiss Advisors' exemption status in Canada is available on the internet at www.securities-administrators.ca/nrs/nrsearchprep.aspx. You can view information about Hyposwiss Advisors on this website by searching for Hyposwiss Advisors by its name or by its NRD number 51950.

Ask your financial professional:

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