

# SEQUOIA Swiss Financial Advisors AG - Form ADV Part 3

CRD Number 158031 Relationship Summary

## I. Introduction

**Sequoia Swiss Financial Advisors AG ("Sequoia SFA")** is an Investment Adviser registered with the U.S. Securities and Exchange Commission and licensed by the Swiss Financial Market Supervisory Authority FINMA. This document gives you a summary of the types of services we provide and how you pay, and our obligations to you. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) which provides free and simple tools to research firms and financial professionals, and for educational information about investment advisers, broker-dealers, and investing.

## II. Relationships and Services

### What investment services and advice can you provide me?

**Sequoia SFA** offers advice and guidance to assist investors with a strategy designed to achieve their investment goals. We offer investment management services to individuals, trusts, estates, corporations and other business entities or foundations.

**Sequoia SFA** provides services both on a **Discretionary Asset Management** basis (the authority to buy and sell securities on the client's behalf) and on a **Non-Discretionary** basis (we obtain the clients approval before placing a trade and accept direct orders from a client for execution on their behalf). Sequoia monitors client portfolios on an ongoing basis and will advise them should there be a need to; however, we do not provide active stock trading and short-term market timing advice. **Sequoia SFA** prefers a minimum account size of USD 250'000.--, though we may accept accounts of lower value at our discretion.

Our investment models are based on allocations to stocks, bonds, cash, and precious metals. We may also use exchange traded funds or mutual funds to diversify a portfolio when appropriate. Our emphasis is on international securities and foreign currencies outside of the United States.

Clients receive statements directly from their Custodian Bank generally on a Quarterly basis, and **Sequoia SFA** will provide an ad hoc statement electronically to review and discuss your portfolio strategy anytime upon request.

## III. Fees, Costs, Conflicts, and Standard of Conduct

**What fees will I pay? Are there additional Third-Party costs? How else does your firm make money, and are there any conflicts of interest? What are your legal obligations as my investment adviser?**

**Sequoia SFA** charges an **asset-based fee** (as opposed to a transaction/trade-based fee common with a broker-dealer) which is based as a percentage of the portfolio value,

including cash. The asset management and advisory fee schedule is in a range of 0,5% to 1.2% annually, with a standard minimum fee of USD 2'500 p.a. The actual fees charged to each client may be negotiable based on factors such as the selected investment strategy, overall complexity of the service provided, size, or other specific circumstances. Fees are deducted directly from the client's account and is billed quarterly based on the average value of the account. The exact fees and services will be agreed upon and stated in the Investment Management Agreement prior to services being provided. **Sequoia SFA** is entitled to charge the client for additional work, such as special portfolio analysis, consulting, or other special services or regulatory costs in excess or addition to the service agreed upon. Our firm does not charge any separate performance-based fees (fees based on a share of capital gains or capital appreciation); however, the higher the portfolio value, the more the client will pay based on a fixed percentage cost. Consequently, the more overall assets the firm manages, the more profits the firm and its partners will earn.

Clients may also incur other **Third-Party Costs** or expenses, such as Safekeeping, Administration/Maintenance, and Transaction fees charged separately by the custodian bank. Some investments (e.g. mutual or exchange traded funds) also impose additional fees. These expenses are unrelated to our individual service agreed upon with our clients.

**Sequoia SFA does not receive any other compensation** or commissions from third parties and has absolutely no incentive to sell or advise any securities or financial products other than being in the best interest of our clients. Our firm may have arrangements to compensate an external individual or entity for client referrals. This has no effect on a client's agreed upon fee.

Sequoia SFA's **legal obligations** to our clients are based on the regulations of the U.S. Securities and Exchange Commission and the Swiss Financial Market Supervisory Authority FINMA, as well as the standards covered by the CFA Institute **Code of Ethics and Standards of Professional Conduct**. We must always act in the client's best interest, while making every attempt at minimizing the potential of conflicts of interest or impairment of our independence and objectivity.

#### **IV. Disciplinary History**

**Does Sequoia SFA or its financial professionals have legal or disciplinary history?**

We do not have any legal and disciplinary events. Visit [www.investor.gov](http://www.investor.gov) for a free, simple search tool to research **Sequoia SFA** and its professionals.

#### **V. Additional Information**

**Who is my primary contact person?**

For further information, contact **Thomas W. Lehmann, CFA** at Tel.+41 44 575 2220, E-mail [lehmann@sequoia-sfa.ch](mailto:lehmann@sequoia-sfa.ch), or visit our website at [www.sequoia-sfa.ch](http://www.sequoia-sfa.ch) . We encourage clients and prospects to ask questions.

Please also visit <https://adviserinfo.sec.gov/firm/summary/158031> for our latest form ADV and ADV 2 "Brochure" for further details.