

Form ADV Part 3 – Client Relationship Summary

27 February 2024

We are an SEC registered investment adviser. This Relationship Summary is available on our website, <https://www.strategic-swiss-advisors.com>, and is filed with the SEC at www.adviserinfo.sec.gov. Investment advisory services and fees differ. It's important to know the differences. Free, simple tools are available to research firms and financial professionals at Investor.gov, which provides educational materials about brokers, investment advisers and investing.

QUESTIONS TO ASK US:

- *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?*
- *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?*
- *How might your conflicts of interest affect me, and how will you address them?*
- *As a financial professional, do you have any disciplinary history? For what type of conduct?*
- *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?*

Relationship and services: what investment services and advice do we provide?

Our clients are U.S. persons and U.S. and non-U.S. citizens that reside outside the United States. Clients are individuals and trusts. We offer discretionary investment advisory services. We provide continuous monitoring of client accounts. We limit the types of investments since not every type of investment vehicle is needed to create an appropriate portfolio. When you grant us discretionary authority, we will buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, imposing reasonable restrictions on investing in certain securities or industry sectors. We do not take client orders to buy or sell securities. All investments/portfolios are monitored regularly and reviewed on a quarterly basis and when events occur (changes in market conditions, significant inflows or outflows or changes in circumstances). Information about our education and other qualifications are in our Form ADV Part 2B Brochure Supplement, provided on our website. We do not have or are required to have licenses by the SEC. More information about us and our fees is found in our Form ADV Part 2A Items 4, 7 and 8, [Form ADV Part 2A](#).

Fees, costs, conflicts and standard of conduct: what fees and costs will I pay?

For Portfolio Management, we require a minimum investment of \$1 million. The fee is fixed and charged quarterly. We retain the discretion to negotiate the Fee on a client-by-client basis; as such, clients may pay different fee amounts.

| Market Value of Assets Managed | Annual Fee |
|--------------------------------|------------|
| Less than \$10,000,000 | 1.00% |
| \$10,000,000 to \$20,000,000 | 0.80% |
| \$20,000,000 to \$50,000,000 | 0.60% |
| More than \$50,000,000 | negotiable |

We retain the discretion to negotiate the Fee on a client-by-client basis; as such, clients may pay different fee amounts. The Fee is identified in the contract with each client ("Mandate"). We manage each client portfolio based solely upon agreed investment objectives and restrictions. Custodians value client cash and securities ("Assets"). We calculate our Fee based upon the custodian valuations; to address this conflict of interest our auditors review all Fee calculations and the methodology annually as part of the annual audit. We do not manage money on the basis of a fixed amount with a withdrawable fee, say, \$10,000, take a fee and invest the balance.

Clients bear all other expenses, such as charged by managers of funds, brokerage commissions or mark-ups/mark-downs on security transactions, transaction fees, exchange fees, custodial fees, transfer taxes, wire transfer fees and electronic fund processing fees. 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 earn on your investments. Please make sure you understand what fees and costs you are paying.

More detailed information about our fees and the costs you will incur can be found in our Brochure on Form ADV Part 2A.

What are our legal obligations when acting as your investment adviser? How will our professionals make money and what conflicts of interest do you have?

As a fiduciary, we act in your best interests. This legal obligation comes from the antifraud provisions of the U.S. Investment Advisers Act of 1940 and the rules thereunder, the SEC's Standard of Conduct Interpretations and includes the duties of loyalty and care - best execution, the disclosure of material facts, such as conflicts of interest and the means to address (mitigate) them, suitability and a reasonable basis for recommendations. We make money based on the fees that we charge, as noted above. We do not make money another way. Our conflicts of interest are set forth in our Form ADV Part 2A Item 10, [Form ADV Part 2A](#).

How do your financial professionals make money?

Our Professionals are compensated based on the amount of assets managed, the revenue we earn. Receiving compensation based on the value of your assets creates an incentive to encourage you to increase your investment account size. As an investment adviser, we are legally required to act in your best interests and do not put our interests ahead of your own. We have systems in place to mitigate conflicts of interest, including systems to review whether a recommendation is in your best interest. We are an independent fee-based investment adviser. We are not a broker-dealer, and our professionals are not registered representatives of a broker-dealer. We do not provide brokerage services and do not receive commissions or compensation from investment product vendors.

More information is available in our Form ADV Part 1 Item 5, [Form ADV Part 1](#), and Form ADV Part 2A Items 4, 5 and 10, [Form ADV Part 2A](#).

Disciplinary history: do we or our professionals have a legal or disciplinary history? For what type of conduct?

No. We have no disciplinary history and nothing to report.

Additional Information

Your primary contact is Allan Maksymec. You can reach us at the e-mail address or phone number, above. We will provide you with a copy of this Form CRS and our Form ADV Parts 2A and 2B by accessing these on our website at <https://www.strategic-swiss-advisors.com>.

Please visit [Investor.gov](https://www.investor.gov) for a free and simple search tool to research us and our financial professionals.