

CRS ADV PART 3

Client Relationship Summary Brochure

Swiss Finance Management International SA

(Previously LCJ Investments SA)

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CRD Number 284408

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

SFMI SA is an Investment Advisor.

The Firm provides its Investment Advisory services to institutional clients, professional clients and high-net-worth clients

The Investment Adviser selects the investments within the framework of the considered market offer to be included in the portfolio with due care. The Investment Adviser shall ensure an appropriate distribution of risk to the extent permitted by the investment strategy. He shall regularly monitor the assets under his management and ensure that the investments are in line with the investment strategy agreed on, in the investment profile and are suitable for the client. The Company ensures that the recommended transaction corresponds to the financial circumstances and investment objectives (suitability test) as well as the needs of the client or the investment strategy agreed with the client. The client then decides for himself to what extent he wishes to follow the recommendation of the Company.

The Company regularly checks (monitoring) whether the structuring of the portfolio for investment advice corresponds to the agreed investment strategy. If it is found that there is a deviation from the agreed percentage structuring, the Company will recommend a corrective measure to the client.

The Account investment minimums to establish client relationships with us is 500K USD. Please refer to SFMI's ADV Part 2 A Brochure for full detailed additional information on the Investment Adviser.

Item 2: Conversation Starters

“Given my financial situation, should I choose an investment advisory service?”

We begin our engagement with you by reviewing your financial situation.

Our financial professionals, referred to as advisors, will establish your suitability to our services. This is your decision.

Whether you opt for discretionary or advisory management, our commitment remains the same: to offer you a transparent, ethical and personalized service.

“How will you choose investment to recommend to me? “

We work with you to develop a personalized investor profile that helps us understand your expectations and define a strategy that’s right for you. Our portfolio managers then use this strategic focus as a guide to select the best investment opportunities, based on a rigorous analysis of the markets and economic outlook.

At SFMI, we ask you to complete an investment profile questionnaire, that has been designed specifically to help you and us determine an investment strategy that meets your needs and objectives while considering your financial situation, investment horizon and risk appetite.

Your investment assets are not in our custody. All of our clients’ assets are managed through institutional relationships with custodian banks.

Additional information about our advisory services can be found in our Form ADV Part 2A Brochure, which is available online at www.advisorinfo.sec.gov.

“What is your relevant experience, including your licenses, education and other qualifications?” Please refer to our website <https://www.swissfim.com/en/about-us/>

Item 2: Fees and Compensation – *What Fees Shall I pay?*

SFMI does not participate in any wrap fee program

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 understand what fees and costs you are paying.

You will pay fees and costs whether you make money or lose money on your investments.

“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?”

You will be charged an ongoing quarterly fee based on the value of the investments in your account – please see below for full disclosure on fees that you shall pay.

Management Fees

The Firm charges each client a management fee for asset management

SFMI Management Fee range: 1% - 2%

Fee Compensation by third parties

SFM receives remuneration from third parties, in particular from the fund management companies of the funds and from the issuers of structured products in which investments are made, for the allocation of investments in their products. The reimbursements may be in the form of a trailer fee or an acquisition fee/fee within the following limits:

- Brokerage: The standard commission is 1%, with a maximum of 1% on third-party fees.
- Structured Products: The standard commission is 1.5%, with a maximum of 1.5% on third-party fees.
- Alternative Investments: The standard commission is 1.5% with a maximum of 1.5% on third-party fees.
- Real Estate Investments: The standard commission is 2%, with a maximum of 2% on third-party fees.

These fees in total can amount up to 2% of the client's total assets under management (AUM).

SFMI shall ensure that any resulting potential conflicts of interest (e.g. regarding the selection of investment products, etc.) are not detrimental to the Account Holder. An explanation of the measures taken can be found in the Firm's "Information Sheet".

The performance Fees

The Firm is entitled to receive a performance allocation with respect to the portfolio, on the annual performance above 6% increase of the total assets managed. In the event of negative performance, this fee will not be charged until the assets have returned to the level they had at the time of the last profit sharing.

The performance allocations are charged in compliance with Rule 205-3 of the Investment Advisers Act of 1940, as amended (the "Advisers Act"). Any performance allocations in respect of the portfolios are negotiated on a case by case basis.

SFMI Discretionary Portfolio: 15% performance fee payable with high watermark (see above)

Other fees and expenses

Client assumes additional fees, costs and taxes

In addition to the aforementioned remuneration, the Client may incur further fees and costs charged by the custodian bank for the safekeeping or the acquisition or disposal of financial instruments, as well as other fees and taxes levied by the markets on which the transactions are carried out, stamp duties and other foreign taxes and duties of a comparable nature. These fees, charges and taxes are not borne by the Asset Manager. The Asset Manager refers the Client to the respective custodian bank for information regarding these costs.

Please refer to SFMI's ADV Part 2 A Brochure for full detailed additional information on fees for the Investment Adviser.

Item 3: Standard of Conduct

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 understand what this means. Please note that our full conflicts of interest information can be found in Item 11 of our Form ADV Part 2A Brochure, which is available online at www.advisorinfo.sec.gov.

Item 4: How do your financial professionals make money?

Our financial professionals are paid a salary and additional compensation based on the revenue our firm earns from advisory services.

Item 5: Do you or your financial professionals have legal or disciplinary history?

Neither our firm, nor any of our financial professionals, have any legal or disciplinary history.

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #**284408**.

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