



FORM CRS (CUSTOMER RELATIONSHIP SUMMARY)

1. INTRODUCTION

Helvetia Investment Advisors is registered with the Securities and Exchange Commission (SEC) as a registered investment advisor ("HIA", "we," "our," "us", and the "Firm"). It is important for you to understand HIA's services and fees.

Free and simple tools are available for you to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about investing.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- The firm does not promote proprietary products, it is agnostic to providers as it has an open-end platform (limited to those product providers that we have established a service level agreement). Selection is normally driven by client profile and applicable among others such as investment objectives and risk tolerance levels.
- **Account Minimums and Other Requirements:** There is an account minimum, \$100,000, which may be waived by the investment advisor, based on the needs of the client and the complexity of the situation.
- **Account Monitoring:** While we remain available to assist you after effecting a securities transaction for you (including those recommended to you), we are not required to monitor your portfolio or investments on an ongoing basis.
- **Investment Authority:** You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "discretionary account") or we may give you advice and you decide what investments to buy and sell (a "non-discretionary account").
- **Limited Investment Offerings:** Our investment advice will cover a limited selection of Investments to include mutual funds, equities, bonds, fixed income, debt securities, ETFs, real estate, hedge funds, third party money managers, REITs, insurance products including annuities, private placements, and government securities.
- **Investment Advisory Services:** As an investment adviser, our Investment Advisor Representatives (IARs), ascertain your financial position, investment needs and objectives, investment limitations, and risk tolerance. IARs are financial professionals registered with Helvetia Investment Advisors.

You may find further information at: <https://youtu.be/IQY9KyCfX6Q> (SEC video)

Questions to ask:

1. Given my financial situation, should I choose a brokerage service? Why or why not?
2. Given my financial situation, should I choose an investment advisory service? Why or why not?
3. How will you choose investments to recommend to me?
4. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

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.

- The fee may be based on your assets under management ("AUM").
- Additional fees such as account maintenance fees, and account inactivity fees by your account custodial may occur.
- The transactions in your account do not affect how an Adviser charges. We therefore have no incentive to encourage you to engage in transactions.
- Fee schedule details can be seen on the firm's ADV located at (or you may request it): www.adviserinfo.sec.gov

Summary of fee schedule for the Investment Advisor:	
AUM	Annualized Fee*
\$0 to \$1,000,000	1%
\$1,000,001 to \$5,000,000	0.65%
Above \$5,000,000	0.50%



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- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.
- You may find further information at: <https://youtu.be/FZNCce1spHQ> (SEC video – Broker or Advisor?)

Questions to ask:

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?

3B. What are your legal obligations to me when providing recommendations? 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 recommendations we provide you. Here are some examples to help you understand what this means:

- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees.
- You pay our fee quarterly even if you do not buy or sell because we monitor your account to provide investment advice.
- An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you.
- We may have an incentive to advise you to invest in certain investments, such as Mutual Funds, because the manager or sponsor shares the revenue as it is industry practice.

Questions to ask:

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

3C. How do your financial professionals make money?

- Our representative's compensation derives from their total AUM or commissions generated, depending on type of account. The firm splits the fees or commissions generated according to the individual representative negotiated compensation agreement.
- Although our representatives do not have sales goals, nor specific product goals, different products charge different commission or fees, always contemporaneous to industry standards. For example, the cost of a Treasury would be relatively lower than the cost of a Structure Product.
- How brokers or Advisors get paid: <https://youtu.be/talDyeUwsWE> (SEC video – how brokers or advisors get paid)

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals, and you may also refer to your account agreement or the ADV Form.

FIND YOUR INVESTMENT ADVISOR REPRESENTATIVE: <https://adviserinfo.sec.gov/>

Questions to ask:

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

5. ADDITIONAL INFORMATION

- You may find additional information about our services at the SEC site: www.adviserinfo.sec.gov
You may request a copy of the Form CRS Relationship Summary by contacting your investment professional or www.investor.gov/CRS. You may also contact us at +41 091 910 05 84 or by email at: info@helvetia-ia.com for a copy or to request up-to-date information.
- You may find further information: <https://youtu.be/pY6vz1O3MBg> (SEC video – additional info)

Questions to ask:

Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer? If I have concerns about how this person is treating me, who can I talk to?