

Item 1.



SSA Swiss Advisors AG Form CRS – Form ADV Part 3

June 23, 2020

Uraniastrasse 34, 3rd Floor, Zurich Switzerland 8001

Tel: +41 44 206 60 40 | e-mail: info@ssaswissadvisors.com | website: www.ssaswissadvisors.com
CRD # 161357 | SEC File # 801-74460

We are an SEC registered investment adviser. This Relationship Summary is posted on our website at www.ssaswissadvisors.com and is filed with the SEC at www.adviserinfo.sec.gov. Investment advisory services and fees differ. It's important to understand 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.

Item 2. Relationship and services: what investment services and advice do we provide?

Why should you choose our investment advisory services? How do we select investments for you? What is our relevant experience, including education and other qualifications, and what do these mean?

Our Clients are U.S. citizens and non-U.S. citizens that reside in the United States (“U.S. Clients”) and persons that reside outside the United States (“non-U.S. Clients”) (together, “Clients”). Clients are Individuals, HNWI, trusts and family offices, and non-U.S. HNWI and trusts. The minimum account requirement for discretionary and non-discretionary investment management services is US\$ 2,000,000, and we reserve the right in our discretion to waive such minimum based on a Client's circumstances.

We offer discretionary and non-discretionary investment management services to high net worth individuals (“HNWI”), trusts and family offices through separately managed accounts. We offer five management profiles (strategies) that weight expected performance and potentials risks based on Client expectations: income; moderate; balanced; growth; and precious metals, outlined in our Form ADV Part 2A.

For discretionary Clients, we agree investment objectives, restrictions and strategy. We exercise discretion to buy, hold or sell equity securities, bonds, currencies, ETFs, government securities, non-SYZ funds and physical gold. Where necessary, we hedge accounts with FX transactions.

For non-discretionary Clients, we offer research, advice and recommendations based on the investment profile, but Clients effect their own transactions. We do not take U.S. Client orders to buy or sell securities; these Clients must execute all such transactions through their own brokerage account.

The performance of accounts differs based on Client strategy and market performance.

All Client 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) by our Chief Investment Officer. This includes market and performance impact due to COVID-19.

Information about our education and other qualifications are set forth on our website at [SSA Swiss Advisors Management Team](#). We do not have or are required to have licenses.

More information about us and our fees is available in our Form ADV Part 2A Items 4, 7 and 8, [SSA Form ADV Part 2A](#).

Item 3. Fees, costs, expenses, conflicts of interest/standard of conduct: what fees and costs will you pay? How might our conflicts of interest affect you and how do we address these?

Here, we explain how fees and costs affect portfolios and investments. For example, if you give us \$10,000 to manage, how much will go to fees and costs, and how much will be invested? When we act as your investment adviser, we do so in your best interests and do not put ours ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you or that we act on. Here are some examples to help you understand what this means.

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. We offer two fee options: Option 1 - for discretionary and non-discretionary Clients, a fee based solely upon assets under management; or Option 2 – only for discretionary Clients, a performance-based fee that includes an element of a fee based upon assets under management. The former is based solely on assets under management of the Client account(s) payable on a quarterly basis in arrears. The latter is based partly on assets under management and partly on performance over a benchmark of LIBOR, as shown below. A Client chooses one of these options when the account is opened. A Client is free to change the basis of their fees only at the end of each calendar year. Example calculations are shown on our website and in our Form ADV Part 2A Item 5. 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.

What are our legal obligations to you when acting as your investment adviser? How do we make money and what conflicts of interest do we have and how will these affect me?

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 Interpretation 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, [SSA Form ADV Part 2A](#).

How will our professionals make money?

We compensate our investment professionals with cash, with a salary and a discretionary bonus, and not non-cash compensation. For the bonus, we use these factors: Company's results, the employees' performance and commitment during the year.

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 investments over time. Please make sure you understand what fees and costs you are paying.

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

Item 4. Disciplinary history: what is our disciplinary history and, if any, what type of conduct?

We have nothing to report.

Item 5. Additional Information

Your primary contact is Jean-Louis Lovisa. If you have any concerns about us or this person, contact Ivo Kaufmann. You can reach us at the e-mail address or phone number, below. We will provide you with a copy of this Form CRS and our Form ADV Parts 2A and 2B by contacting us at info@ssaswissadvisors.com or + 41 44 206 60 40, or by accessing these on our website at www.ssaswissadvisors.com.