SSA Swiss Advisors AG
Client Relationship Summary
Form CRS/ADV Part 3

23. March 2026

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Item 1 Introduction:

We are an SEC registered investment adviser. This Relationship Summary is available on our website at https://www.ssa-wa.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 https://www.investor.gov/CRS which provides educational materials about brokers, investment advisers and investing.

Item 2 Relationships and services:

What investment services and advice can you provide me?

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, high net worth individuals ("HNWIs"), trusts and family offices, and non-U.S. HNWIs and trusts. The minimum account requirement for discretionary and non-discretionary investment management services is US$ 3,000,000, 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 our Clients through separately managed accounts. We offer seven management profiles (strategies) that weigh expected performance and potentials risks based on Client expectations: income; moderate; balanced; growth; precious metals; hedge funds; and tailored managed portfolios, as 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, funds and physical gold. Where necessary, we hedge accounts with FX transactions.

For non-discretionary Clients, we offer research, advice and recommendations based on their investment profile. The ultimate decision regarding the purchase or sale of investments is yours.

We do not offer brokerage (solicited or unsolicited U.S. Client securities execution services). 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.

Information about our education and other qualifications are in the Brochure Supplement, Form ADV Part 2B provided on our website (https://www.ssa-wa.com/files/SSA-Form-ADVPart2B.pdf). We do not have or are required to have licenses.
More detailed information about us and our fees is found in our Form ADV Part 2A Brochure Items 4, 7 and 8 at https://adviserinfo.sec.gov.

Conversation Starters: ask your financial professional:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend for me, or to exercise discretion for me? What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?*

Item 3 Fees, Costs, Conflicts and Standard of Conduct:

What fees will I pay?

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

Conversation Starters: ask your financial professional:

- *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?*

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 for discretionary and non-discretionary Clients, a fee based solely upon assets under management; Fees are negotiable. Example calculations are shown on our Form ADV Part 2A Item 5 (https://www.ssa-wa.com/files/SSA-Form-ADVPart2A.pdf). 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 me when acting as my investment adviser? 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 interests 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. For example, we manage multiple client portfolios with different investment objectives and restrictions . This is a conflict of interest, and to address this we manage portfolios against stated investment objectives and restrictions and monitor portfolio trading quarterly.

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 5,6,10,11 and 12 at https://adviserinfo.sec.gov.

Conversation Starters: ask your financial professional:

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

How will our professionals make money?

We compensate our investment professionals with cash, with a salary and a discretionary bonus. For the bonus, we use these factors: Company's results, the employees' performance and commitment during the year.

More information is available in our Form ADV Part 2A Items 4, 5 and 10 at https://adviserinfo.sec.gov.

Item 4.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**.**

Visit https://www.investor.gov/CRS for free and simple search tools to research us and our financial professionals.

Conversation Starters: ask your financial professional:

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

Item 5 Additional Information:

Where can I obtain additional information?

Your primary contact is Jaime Malda. 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@ssa-wa.com or +41 44 206 60 40, or by accessing these on our website at https://www.ssa-wa.com or visit the Investment Adviser Public Disclosure Website http://adviserinfo.sec.gov.

Conversation Starters: ask your financial professional:

- *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?*