

Item 1

SSA/Wealth Advisors

SSA Swiss Advisors AG Form CRS – Form ADV Part 3

4 August 2022

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CRD # 161357 | SEC File # 801-74460

We are an SEC registered investment adviser. This Relationship Summary is 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?

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, 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, 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\$ 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 our Clients through separately managed accounts. We offer five management profiles (strategies) that weigh 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, 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.

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. 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 found in our Form ADV Part 2A Items 4, 7 and 8, [Form ADV Part 2A](#).

Item 3 Fees, costs, conflicts and standard of conduct: what fees and costs 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. Help me understand how these fees and costs might affect my investments. If I give you \$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 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. How might your conflicts of interest affect me, and how will you address them?

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 Interbank Lending Rate (SOFR 6 months in US\$, SARON 6 months in CHF and ESTR 6 months in EUR). A client chooses one of these Options when the account is opened and is free to change the basis of their fees only at the end of each calendar year. Fees are negotiable. 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?

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, [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.

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

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.

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@ssa-wa.com or +41 44 206 60 40, or by accessing these on our website at www.ssaswissadvisors.com.

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