

HQAM

Offer Report

**Global Quality Equity with Home Bias (direct
investments from CHF 1.5mn)**

Global Quality Equity with Home Bias (direct investments from CHF 1.5mn)

Risk Profile Equity	Management Approach Active	Minimum Portfolio Size CHF 100'000	Currency CHF
-------------------------------	--------------------------------------	--	------------------------

Management Style

The portfolio combines the long-standing Quality Switzerland Portfolio (launched in 2004) with the globally oriented Quality Top 25 Portfolio (since 2014), creating a high-Quality equity solution with a Swiss home bias. It follows a disciplined, research-based investment approach focused on financial strength, operational efficiency, and attractive valuation. The selected companies stand out through strong market positions, structural resilience, and compelling growth potential. The portfolio is broadly diversified across countries and sectors, ESG-integrated, transparently documented, and built for long-term stability.

Portfolio Composition

40% Quality Equity Switzerland Portfolio

60% Global Quality Top 25 Portfolio

(below CHF 1.5mn : via HQAM own funds

from CHF 1.5mn : single title portfolio is possible)

Custody

Swissquote

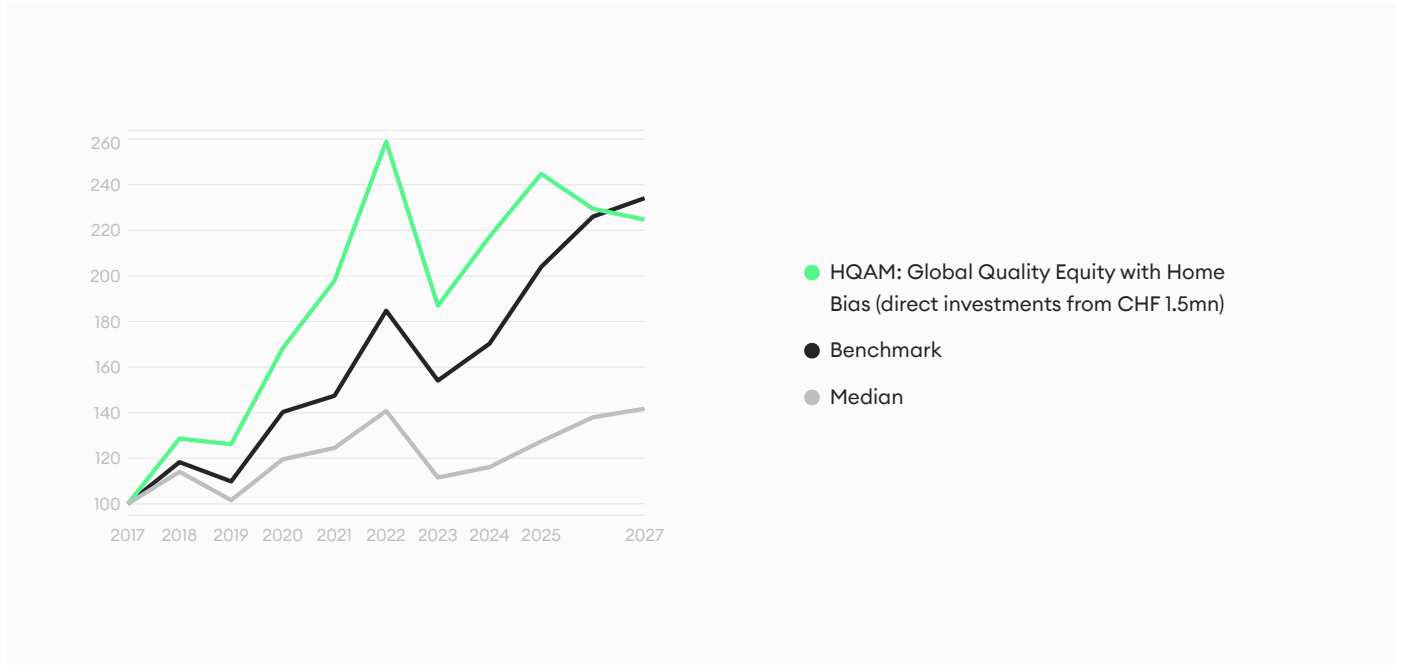
Asset Allocation

Allocation		Allocation		Allocation		Allocation	
Cash	0.0 %	Bonds	0.0 %	Equity	100.0 %	Alternatives	0.0 %
		High Grade	0.0 %	Global	60.0 %	Commodities	0.0 %
		High Yield	0.0 %	Europe	0.0 %	Gold	0.0 %
		Emerging Markets	0.0 %	Emerging Markets	0.0 %	Hedge Funds	0.0 %
		Convertibles	0.0 %	Pacific	0.0 %	Real Estate Global	0.0 %
				Switzerland	40.0 %	Real Estate Switzerland	0.0 %
				UK	0.0 %	Private Equity	0.0 %
				USA	0.0 %	Crypto	0.0 %

Track Record

Return: **124.7 %** Return p.a.: **9.1 %** Volatility: **19.5 %**

	2017	2018	2019	2020	2021	2022	2023	2024	2025	30.04.2026
Performance	28.60 %	-1.90 %	33.40 %	17.60 %	30.80 %	-27.80 %	16.20 %	12.70 %	-6.24 %	-2.10 %



Costs

The cost rating is based on an assumption of a 2 million mandate in the chosen currency and includes possible discounts offered on the ZWEI Wealth platform. The information is considered an indication and would be negotiated with the provider in the event of an offer.

Legal Disclaimer

This report has been prepared and published by ZWEI Wealth Experts AG. This publication is for your information only and is not intended as an offer, or a solicitation of an offer, to buy or sell any investment or other specific product. The analysis contained herein is based on numerous assumptions. Different assumptions could result in materially different results. Certain services and products are subject to legal restrictions and cannot be offered worldwide on an unrestricted basis. Although all information and opinions expressed in this document were obtained from sources believed to be reliable and in good faith, no representation or warranty, express or implied, is made as to its accuracy or completeness. All information and opinions indicated are subject to change without notice. Some investments may not be readily realisable if the market in certain securities is illiquid; therefore, valuing such investments and identifying the risks associated therewith may be difficult or even impossible. Trading and owning futures, options, and all other derivatives is very risky and therefore requires an extremely high level of risk tolerance. Past performance of an investment is no guarantee for its future performance. Some investments may be subject to sudden and large falls in value and on realisation you may receive back less than you invested or may be required to pay more. Changes in foreign exchange rates may have an adverse effect on the price, value or income of an investment. We are of necessity unable to take into account the particular investment objectives, financial situation and needs of our individual clients and we recommend that you take financial and/or tax advice as to the implications (including tax liabilities) of investing in any of the products mentioned herein. ZWEI Wealth Experts AG does not provide tax or legal advice and declines any liability with respect to such matters. This document may not be reproduced or circulated without the prior authorisation of ZWEI Wealth Experts AG. ZWEI Wealth Experts AG expressly prohibits the distribution and transfer of this document to third parties for any reason. ZWEI Wealth Experts AG will not be liable for any claims or lawsuits from any third parties arising from the use or distribution of this document. This report is for distribution only under such circumstances as may be permitted by applicable law.