

## Form ADV Part 3

# ENVISAGE GMBH

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### **Item 1. Introduction**

*Envisage GmbH (“Envisage”) is an SEC registered investment adviser. This and our Form ADV Parts 1 and 2A are filed with the SEC at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Brokerage (we are not a broker) and investment advisory services and fees differ, and it is important for you to understand the differences. Free, simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), with educational materials about brokers, investment advisers and investing. This information applies to our U.S. clients.*

### **Item 2. Relationship and services “What investment services and advice can you provide to me?”**

*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?*

We offer non-discretionary investment services to U.S. and non-U.S. high net worth individuals, trusts, estates, private funds, foundations, charitable organizations and small corporations / business entities.

We conduct our own research. We also buy research and analyse it to come to our own views. We have five investment strategies (Conservative, Balanced, Growth, Absolute Return and Endowment Liquidity Plus) based upon risk level and asset classes. For non-discretionary clients, we offer research, advice and recommendations based on these five investment strategies, but the investment decision and placing of an order to buy or sell is the client’s.

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

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

Information about our education and other qualifications are in our Brochure Supplement, Form ADV Part 2B, available on our website <https://www.envisage.ch>. We do not have nor 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.

### **Item 3. Fees “What fees will you pay?”**

*You 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?*

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

When we act as your investment adviser, we act in your best interests and do 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 use for you.

We do not manage money on the basis of a fixed amount with a withdrawable fee. We charge an annual management fee for our non-discretionary investment management services. This is based on a percentage of assets under management and is negotiable. It is shown in our Form ADV Part 2A Item 5. We are compensated for our services with fees based on assets under management according to the following schedule:

<b>Assets under management</b>	<b>Management Fee (charged quarterly in arrears)</b>
CHF 1 to 50,000,000	0.7 %
CHF 50,000,001 to 200,000,000	0.6%
CHF 200,000,001 to 500,000,000	0.55%
Over CHF 500,000,001	0.50%

Separately from our fees, clients bear costs charged by third-parties, for example custody and execution fees, underlying financial instrument costs associated with investments in funds or other investments, taxes, interest expenses, duties and other governmental charges, transfer and registration fees, or costs associated with foreign exchange transactions. We do not receive any part of these third-party charges.

*What are our legal obligations to you when acting as your investment adviser? How might your conflicts of interest affect me, and how will you address them?*

As a fiduciary, we seek to act in our clients' best interests. This legal obligation comes from the antifraud provisions of the Investment Advisers Act of 1940 and the rules thereunder, the SEC's Standard of Conduct Interpretation. It includes the duties of loyalty and care – 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 out in our Form ADV Part 2A Item 10.

*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.

**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** “Where can I obtain additional information?”

Your primary contact is Didier Despland. If you have concerns about us or this person, contact Martin Straub, Chief Compliance Officer. You can reach us at [info@envisage.ch](mailto:info@envisage.ch) or by calling us at +41 44 552 0387. We will provide you with a copy of this Form CRS and our Form ADV Parts 2A and 2B by contacting us at [info@envisage.ch](mailto:info@envisage.ch) or calling us at +41 44 552 0387. You may access these on our website at <https://www.envisage.ch> or at the Investment Adviser Public Disclosure Website <http://adviserinfo.sec.gov>. Visit <https://www.investor.gov/CRS> for free and simple search tools to research us and our financial professionals.