

Vontobel Asset Management, Inc. Form CRS - Client Relationship Summary - March 27th, 2025

Vontobel Asset Management, Inc. ("VAMUS", "we" and "our") is an investment adviser registered with the Securities and Exchange Commission. We provide investment advisory services rather than brokerage accounts and services. Investment advisory and brokerage services and fees differ, and it is important that a retail investor ("you", "your") understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to you in connection with a wrap fee or investment advisory program sponsored, organized, and administrated by your financial intermediary ("Sponsor"). Our advisory services to you are impersonal and limited to asset allocation and security selection for model portfolio strategies recommended or selected and implemented by your Sponsor for your portfolio. Your Sponsor has the authority to accept or reject our recommendations and the responsibility to ensure the suitability of the transactions as well as adherence to any account restrictions. We do not tailor our model portfolios to your particular investment objectives and risks nor provide advice regarding the selection of model portfolios. Your Sponsor has the right to terminate their relationship with us.

We make available and offer advice only with respect to a limited menu of equity model portfolio strategies. Generally, we provide advice on equity securities including common stocks, preferred stocks, rights and warrants to acquire common stock, securities convertible into common stock, and investment funds listed on an exchange, which is different from our management of other strategies that invest in a broader array of investments.

As part of our services, we periodically monitor a strategy's underlying investments and weightings. You and your Sponsor are responsible for establishing the financial circumstances, investment objectives, and investment restrictions applicable to you. We are not responsible for, and do not attempt to determine, whether a particular wrap fee, advisory program, or model portfolio strategy is suitable or advisable for you. Your Sponsor establishes the requirements for you to open or maintain an account or establish a relationship, such as minimum account size or investment amount. For additional information about our services, please see Items 4 and 7 of our Form ADV, Part 2A, available at <https://am.vontobel.com/en/form-adv>.

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 to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

What fees will I pay?

For advisory services, you do not pay any fees directly to us. The principal fees and costs that you pay are the "wrap" program fee paid to your Sponsor for the program selected by you or your Sponsor. Asset-based fees associated with wrap fee programs will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset based advisory fee. If your Sponsor charges an asset-based fee, the more assets invested in your account, the more you will pay in fees, and the Sponsor therefore has an incentive to encourage you to increase the assets in your account. The fees you pay for the wrap program are as agreed upon between you and your Sponsor. For advisory services, we are paid an asset-based fee that is a portion of the wrap program fee that is agreed upon between us and the Sponsor. Our advisory fees for the model portfolio can be less than the fee we receive for managing similar portfolios outside of a wrap program, which could cause us to favor other accounts where we earn a higher fee.

Vontobel

In a wrap fee program, you can also be subject to additional fees and expenses including transaction fees such as custodial fees, commissions or dealer mark-ups or mark-downs on principal transactions, product-level fees on investment funds, and other costs imposed by the Sponsor or a third party such as odd-lot differentials, exchange fees and transfer taxes.

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 your investments over time. Please make sure you understand what fees and costs you are paying. For additional information about the fees we charge, please see Item 5 of our Form ADV, Part 2A, available at <https://.am.vontobel.com/en/form-adv>.

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?

What are your 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 interest 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. Here are some examples to help you understand what this means.

- Since our fees are based on the amount of assets we manage, we may be incentivized to invest in more risky assets
- We offer the same strategies in different strategies to different clients with different fee structures, incentivizing us to favor those for which we receive or could receive higher fees

Conversation Starters. Ask your financial professional.

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

More detailed information about our conflicts of interest is available in our Form ADV, Part 2A, available at <https://.am.vontobel.com/en/form-adv>.

How do your financial professionals make money?

Our financial professionals that manage the portfolios are compensated by salary. They also receive discretionary bonuses based on the success of the firm and on contributions of the employee.

Do you or your financial professionals have legal or disciplinary history?

No. Please visit Investor.gov/CRS for a free and simple search tool to research VAMUS 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?

For additional information about the investment advisory services provided by VAMUS, we encourage you to first contact your Sponsor's financial professional or representative. Additional information about our investment advisory services and a copy of this relationship summary can be found at <https://.am.vontobel.com/en/form-adv> and requested at 212-804-9300.

Conversation Starters. Ask your financial professional.

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?