Firm Brochure ADV Part 3, dated September 30, 2026

1. Introduction – Item 1.

WHVP AG ("WHVP", the "Firm", "us" or "we"), a Swiss corporation based in Zurich, Switzerland, is registered with the SEC as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences.

Free and simple tools are available to research firms and financial professionals at http://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

2. Relationships and Services – Item 2.

What investment services and advice can you provide to me?

We provide wealth management solutions to individuals as well as high net worth clients residing inside or outside the US on a discretionary and non-discretionary basis. We focus our investments outside the US, offering our US clients geographical diversification and exposure to non-US markets. All client accounts (each an "account") are maintained at third-party financial institutions.

Discretionary Management Service

By selecting a discretionary management service, you grant us the authority to supervise and select investments, in line with the investment profile agreed with you and without prior consultation, by signing an asset management agreement with us. You may limit the authority by which we act by placing any form of investment restrictions on this authority in writing.

Non-Discretionary Management Service

If you select a non-discretionary management service, you make all investment decisions about the investments held in your account. You request WHVP to place an order with the custodian bank. WHVP will execute its duties based on your discretion and direction of or your authorized representative within reasonable time. We will have no discretion over nor any responsibility for the investments bought, sold or held in the account and we are not responsible for any delayed execution. Only written instructions given by you or any of your authorized representatives shall be valid and binding. Accordingly, we will not choose any of the investments or the time of their disposal. You maintain all responsibility for any gains or losses the account may experience.

We primarily invest in, but not limited to, equities, fixed income securities, foreign currencies and precious metals taking positions in specific securities that we believe are undervalued or present an opportunity for appreciation in the context of macro-economic factors. We avoid investments in funds.

We intend our client relationships to have a minimum of USD 800,000 of assets under management. We may accept amounts below this minimum requirement or retain accounts that have dropped below the minimum requirement due to market fluctuation or investment performance.

We do not participate in wrap fee programs.

For additional information, please see Form ADV Part 2A Brochure, items 4, 6, 7 and 13.

Conversation starter

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 these qualifications mean?

3. Fees, Costs, Conflicts and Standard of Conduct – Item 3.

What fees will I pay?

a. Description of Principal Fees and Costs

We are a fee-only adviser. Fees are charged quarterly in arrears. Our policy is not to accept compensation from third parties relating to the investment advice we provide to our clients.	Fee schedule for our discretionary management service	Assets under Management	Fee	Minimum
		USD 500,000 – USD 3,000,000	1.5% p.a.	CHF 2,000 per quarter
		USD 3,000,000 – USD 5,000,000	1.25%	
		From USD 5,000,000	Negotiable	
	Non-discretionary mandate	USD 500,000 – USD 5,000,000	1% p.a.	CHF 1,250 per quarter
		From USD 5,000,000	Negotiable	

Fees for other services:

Additional service fees may range from CHF 200 to CHF 500 per hour as agreed upon with you on a case-by-case basis. There is no minimum annual fee for other services.

Other fees and expenses you may incur:

Fees charged by us do not include custodian fees, flat fees or so-called all-in fees, fees for trade settlement, brokerage commissions, or any other fee imposed by the custodian bank or the broker. Our fees do not include management or other fees charged by funds or other products that you may be invested in.

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 more information regarding the fees, please see Form ADV Part 2A Brochure, item 5.

Conversation starter
Ask your financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you $800,000 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.

We manage many accounts and as a result of differences in the fees charged on various accounts, we have conflicts related to such side-by-side management of different accounts. Our Advisors may manage more than one account according to the same or a substantially similar investment strategy and yet have a different fee schedule applicable to such account as a result of the respective AuM held by our clients.

Side-by-side management of different types of accounts constitutes a conflict of interest when two or more accounts invest in the same securities or pursue a similar although not identical strategy. These conflicts include the favorable or preferential treatment of an account or a group of accounts, conflicts related to the allocation of investment opportunities, and transactions in one account that closely follow related transactions in a different account.

We seek to minimize conflicts of interest and resolve those conflicts of interests in favor of our clients to the extent it determines reasonable and necessary in accordance with our Code of Ethics.

For further details on our conflicts of interest, please see Form ADV Part 2A Brochure items 6 and 11.

Conversation starter
Ask your financial professional:

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

How do your financial professionals make money?

We are compensated based on a percentage of assets being subject to the agreed service. We do not receive third-party compensation related to client investments.

We may pay fees for client referrals to individuals or entities for services provided in identifying and introducing prospective clients.

WHVP agrees to pay a compensation of the total fees charged from the client per annum. This compensation is included in the total Fees charged to the client's account and paid by WHVP to the solicitor.

4. Disciplinary History – Item 4.

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

No, neither our firm nor any of our financial professionals have a legal or disciplinary history. If you want to research us, please feel free to do so under investor.gov/CRS

For further details on our disciplinary history, please see item 9 of our ADV Part 2A

Conversation starter
Ask your financial professional:

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

5. Additional Information – Item 5.

Additional information about our investment advisory services can be found on the website (www.whvp.ch) or obtained under +41 44 315 77 77. A copy of the firm's current Form CRS can be requested from us at any time or found https://adviserinfo.sec.gov

Conversation starter
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?