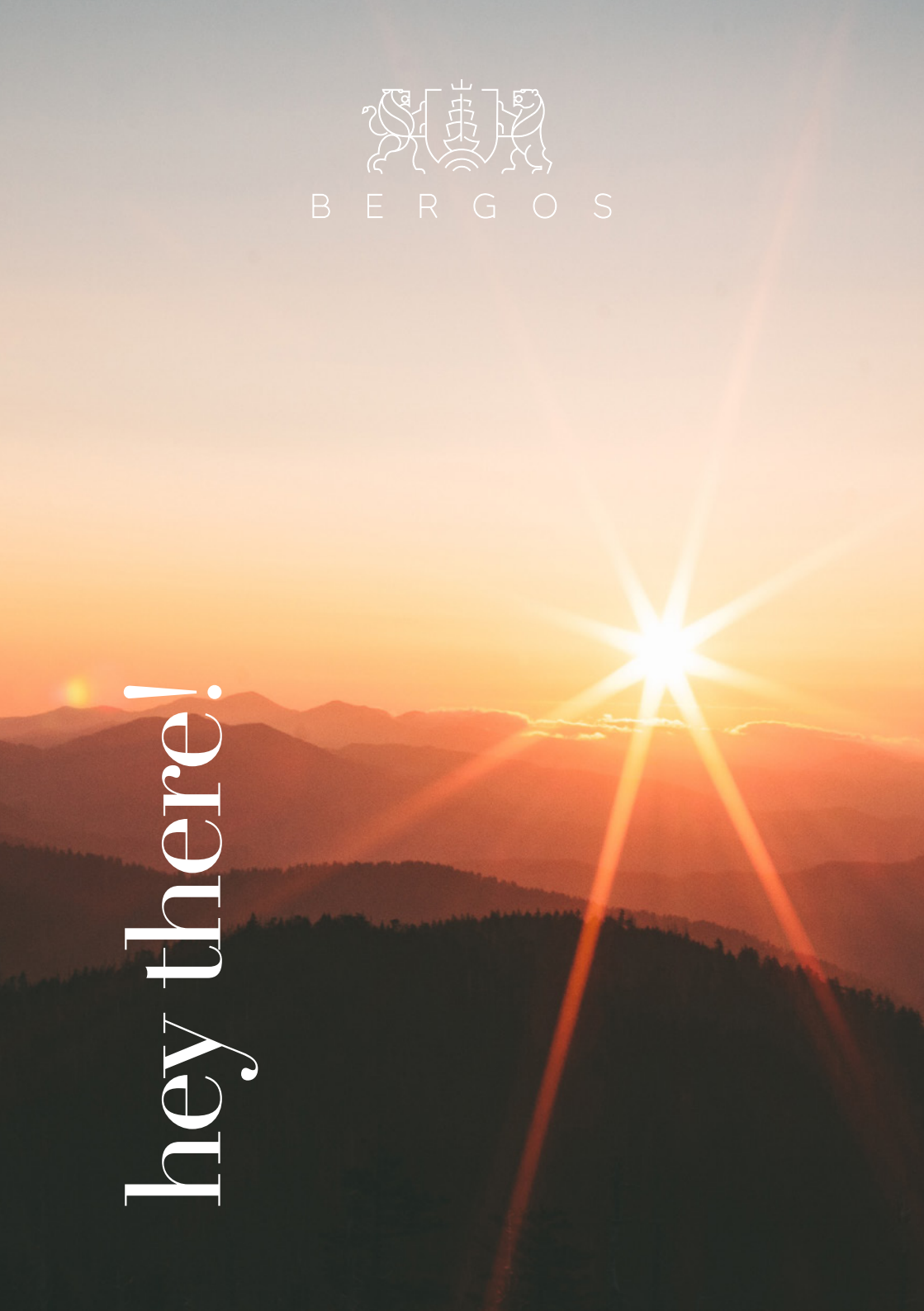




B E R G O S

hey there!





B E R G O S

Welcome, dear Bergosian!



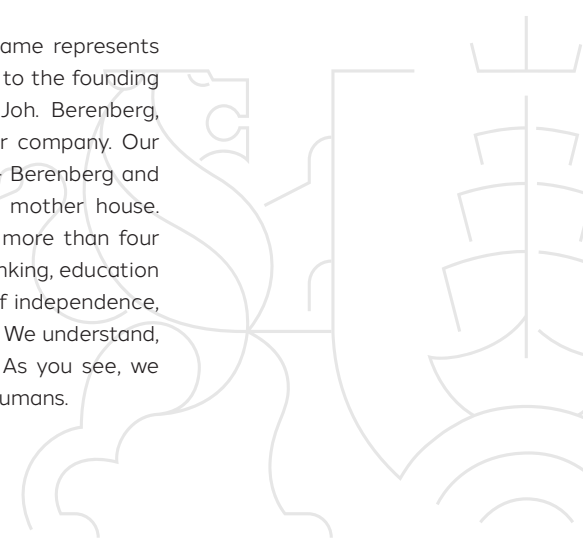
Here are some basics, in case you were wondering where you are:

We are Bergos, an internationally operating, independent Swiss Private Bank with headquarters in Zurich and offices in Geneva.

What makes us special? We have a clear focus: Human Private Banking.

But first, a little bit of history:

We are Bergos since 2021 but our name represents our origins which trace back to 1590, to the founding of the world's second oldest bank: Joh. Berenberg, Gossler & Co. KG, our former mother company. Our name is composed of BER and GOS - Berenberg and Gossler, the founders of our former mother house. It honors many generations who, for more than four centuries, fostered entrepreneurial thinking, education and integrity. It expresses the ideals of independence, continuity, and openness to the world. We understand, respect and value this responsibility. As you see, we look back at a long history - made by humans.



What Human Private Banking means to us

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Bergos - Human Private Banking. Our core brand philosophy encapsulates the aspiration, strength and conviction of our bank that people and human qualities such as respect, empathy and openness should be at the heart of Private Banking.

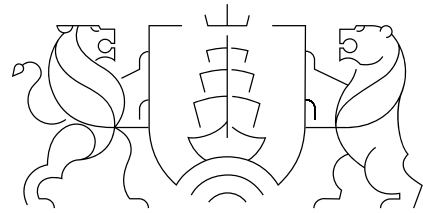
This view is the core of all initiatives and defines Bergos' attitude towards its clients, its employees and other stakeholders.

We are humans working for and with humans. We know that protecting wealth means more than just investing assets. That's why we look beyond money and engage in a holistic approach that is centered around our clients as individuals, taking into account all aspects of their life and their connectedness.

We know our clients, our colleagues and our friends are humans, not numbers or roles. And they come with all the complexity that makes them human: hopes, opportunities, worries, feelings, passions.

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That logo tho!



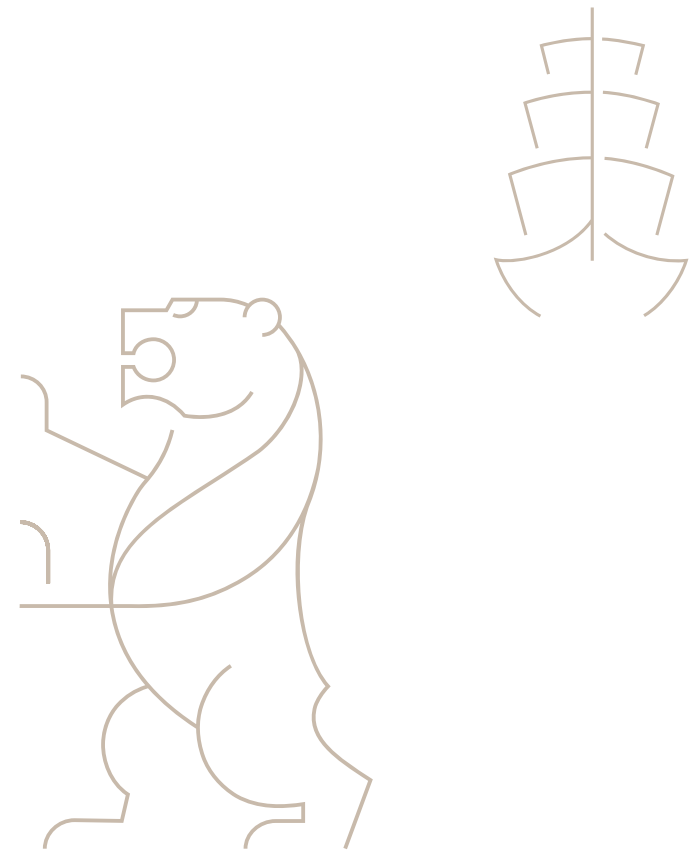
Our logo is rich in meaning: the ship in the centre of the logo refers to the bank's historical connection to shipping (ask a fellow Bergosian about it! It's a cool story. We also still deeply connected to shipping. Again, ask about it!) It is flanked by a lion and a bear, respectively symbols of Bergos's home city of Zurich and its former parent company, Joh. Berenberg, Gossler & Co. KG. The ship, strengthened by a tail wind, sails on three waves that represent the three ages of the bank in Switzerland: Berenberg Bank (Schweiz) AG, Bergos Berenberg AG and now finally Bergos AG.

Plus, we received some high honors! Our logo was awarded with the prestigious German Design Award and several other Design Awards.

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Our structure and leadership

BOARD OF DIRECTORS

INTERNAL AUDIT

EXECUTIVE MANAGEMENT

PRIVATE BANKING
CEO-OFFICE
COMMUNICATIONS
HUMAN RESOURCES
MANAGEMENT SUPPORT
NEXT GENERATION

IT / FACILITY MGMT
CLIENT SUPPORT SERVICES
BUSINESS PROJECT MANAGEMENT
ACCOUNTING & CONTROLLING
TRADING & EXECUTION
BUSINESS INTELLIGENCE

CIO-OFFICE
ACTIVE ADVISORY
ASSET MANAGEMENT
ART CONSULT
CREDIT SERVICES
PRODUCT MGMT/DEV

EXTENDED EXECUTIVE
MANAGEMENT

HEAD OF PRIVATE BANKING
INTERNATIONAL

DIV. FOCUS DESKS & TEAMS
BUSINESS MANAGEMENT

CHIEF RISK OFFICER

LEGAL & COMPLIANCE
RISK CONTROL, A.M.
CLIENT ON-BOARDING
TAX SERVICES

HEAD OF PRIVATE BANKING,
GENEVA OFFICE

DIV. FOCUS DESKS & TEAMS

DEPUTY COO/CFO

ACCOUNTING & CONTROLLING
TRADING & EXECUTION
CLIENT SUPPORT SERVICES

HEAD OF PRIVATE BANKING
SWITZERLAND

DIV. FOCUS DESKS & TEAMS

We offer both individual advisory mandates and discretionary portfolio management. We focus on all liquid and non-liquid asset classes as well as alternative investments.

Operating effectively and risk-consciously in the global financial markets requires a high level of expertise and constant attention. Bergos offers individual advice to clients who want to actively participate in deciding on the investment of their assets. Our advisory mandates give them exclusive access to our broad investment expertise. They can choose between three models with different levels of service.

If our clients do not wish to be constantly involved with the markets and investment issues, we will work with them and, based on an in-depth understanding of the objectives, develop the investment strategy that is right for them and manage their portfolio. This is carried out in a sophisticated investment process by a team of experienced investment specialists.

Shipping has always been at the centre of our bank's history traceable back to its origins. Today, our network spans the globe: from Athens to Bremen, Chile, Hamburg, Hong Kong, London, Monaco, Singapore and Cyprus. Our clients include shipping companies and holding companies, treasury, ship management, agencies, brokers and P&I clubs.

We do not see art as merely a financial opportunity – for us it is an emotional asset. We build collections, organise commissions, exhibitions and publications. We value individual works, advise on new acquisitions and sales. We manage insurance and storage, write audit reports and arrange legal advice.

Bergos Fleming, our Multi Family Office, offers reliable support in managing particularly complex and diversified investments. With specialist knowledge and empathy, we accompany our clients in the cultivation of their personal and business relationships. Stemming from our noteworthy long tradition, we are one of the leading providers of family office services in Europe and the Middle East. We assist wealthy families in ensuring their long-term financial security and protecting their future legacies.

The next generation are entrepreneurs, innovators, investors, creatives, collectors and industry leaders. With a dedicated offering and specialized team for our younger clients, we strongly believe in creating and fostering community, educating young investors and bringing them together.

We believe in a holistic approach that is centered around our clients as individuals, taking into account all aspects of their life. Therefore, we are convinced that **segmentation based on the amount of assets entrusted to us, is not the ideal solution for our clients.**

We understand that challenges, risks and opportunities for managing our clients' assets result from the particular needs and everything that surrounds them, their family and their business.

AS A FAMILY ENTERPRISE

Cross-generational entrepreneurship, protecting and growing wealth across generations, understanding what it takes to sustain a complex, successful family business - that is our bank's special expertise.

AS A PRIVATIER

We have a deep understanding of the opportunities and challenges of private wealth. We put our clients' goals at the heart of our approach and create a tailor-made financial plan for managing their investments and assets, bespoke to the individual needs.

AS A MARITIME CLIENT

Our dedicated Maritime Team is well versed in the special needs of its clients. We are dedicated to serving shipping and holding companies, treasury, ship management, agencies, brokers and P&I clubs.

AS THE NEXT GENERATION

The needs and priorities of the next generation are a focus of ours. Our offering is designed to provide the best possible service to the next generation of investors and help them navigate the world of finance and investment opportunities.

What makes us...

We are an internationally operating, independent Swiss Private Bank based in Zurich with offices in Geneva. When it comes to structure, ownership, focus and approach, we are uniquely positioned in the European market.

Switzerland is a recognized location for private banking. Our team is open-minded, excellently educated, international, cultured, value-driven and determined. Our clients have the right to the best possible advice. Advice that is based on knowledge, a focussed attitude and takes place at eye level with the clients.

Our business model is focused on private banking. We have no exposure to risks that arise from affiliated companies, competing businesses or other activities. We are not owned by another bank or group. Our independence allows us to adopt a best-in-class and open architecture approach.

Our owners are experienced entrepreneurs whose companies are among the most successful in Switzerland, Germany and the world. They know what excellence looks like. They know what an excellent bank must offer its clients.



What we stand for

A value-driven company can only be successful if it allows for a diversity of values, rooted within each individual. That is why we do not define our company ethos, but promote an atmosphere of lived and shared value diversity.

There are, however, certain principles that form the basis of our actions. These are the bank's non-negotiables.

Respect for the wishes and rights of others is the foundation of our culture. It is indispensable to our business and our lives. We always act with respect.

The ability and willingness to see both the perspective and needs of others from their point of view is essential to us. We always seek to understand our counterparts.

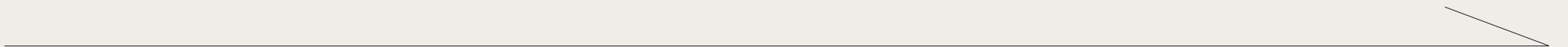
We value a person's never ending curiosity. A strong desire to know more and a keen interest in everything that surrounds us is fundamental. We always keep an open mind.

Values are *personal*. The qualities you bring to your *life and work* every day are personal.



We aim to be a place of work that empowers its employees to their fullest potential.

We know that our people, our Bergosians, form the foundation of everything we do. That's why we aim to provide an inspiring and entrepreneurial environment in which they can thrive.



How we work: Work life integration matters. We believe in a holistic approach that looks at our Bergosians as individuals and within the overall system of their life, including all aspects and their connections.

We believe in flexibility and responsibility. With the basis of a 40 hour work week, our Bergosians are encouraged to offset their plus or minus working hours as is best suited for the team. We count on you when work gets heavy and we know that in modest times you might be able to take a little more time off. For a long summer lunch by the lake, for example, which is just a few steps from the bank.

Bergos contributes to your commuting expenses so that you can travel to work at reduced rates. The ZVV Bonus Pass is valid for all zones of the Zurich transport network - and, of course, not limited to your way to and from work!

As our CRO said, a bank with home-office once seemed as likely as a bank on the moon. Those times have changed! If it's right for your work and your team, we know that working from home can support focus, creativity and innovation. It also can be very useful if someone simply needs to be at home.

Every Bergosian gets 30 recovery days a year. These are comprised of 20 vacation days plus 10 flex days.

We support all forms of part-time employment wherever operationally feasible.

Permanent employees of Bergos have a three months notice period. Starting at Executive Director level, it is extended to six months.

Compensation

The annual salary is paid to all Bergosians in 12 equal monthly payments.

To make admin work easier for everyone, Directors and above get standardized lump-sum expense compensation payments to cover miscellaneous expenses. These are also divided in 12 equal monthly payments.

Up to 16-22% (depending on your age) can be saved with pension contribution thanks to our Maximum Pensions plan.

Your work contributes to the success of Bergos. Consequently, responding to the bank's financial result, our Bergosians receive a bonus, which represents a voluntary payment by the bank to our Bergosians.*

Based on your annual goals and a yearly review with your enabler, your performance, your success, the innovation you contribute and the effort you put into work are discussed. This assessment and other, more regular reviews throughout the year, form the ground for your individual bonus.

* Employees are only eligible for a bonus if, at the time of the bonus notification, the employment is not terminated. Employees on an hour-based contract or fixed-term employment are not eligible.

Here's to health and family!

We take the responsibility for our Bergosians very seriously. We want you to feel welcome, cared for and healthy at all times. **In that, equality between genders is important to us.**

Our paternity leave is 4 weeks, but up to 14 weeks are possible analogous to the statutory maternity leave, provided that taking paternity leave is in the interest of the professional reintegration of the partner and mother of the child.

New mothers get 14 weeks of paid maternity leave, with the option to take more unpaid time to spend with the family member. After 3 years with the company, the paid maternity leave is prolonged to 16 weeks, after 5 years to 20 weeks.

A first-class accident insurance beyond the average coverage. Bergos pays for all premiums for occupational and non-occupational accidents. We offer a worldwide private accident insurance to provide the best recovery when needed.



Let's keep learning. At Bergos we want you to have a meaningful career, filled with opportunities and the possibility to widen your knowledge whenever possible.

Good ideas matter more than status. Our flat hierarchies empower our employees and we support women and men equally. Additionally, we ensure that equal work results in equal pay. We also believe that diversity fosters better results. With 42% of our full time equivalents being female and over 15 languages spoken among our employees, we are proud to be a diverse place of work.

As an entrepreneurial private bank, we encourage our talents to take responsibility from an early stage on. Therefore, we have many young professionals with leading functions among our Bergos employees.

We believe that great performance stems from continuous learning. We facilitate individual development by offering additional study holidays, subsidized tuition fees and two volunteering holidays. Moreover, we have a "Lunch and Learn" every month, where you get topic inputs from internal and external experts.

And it goes without saying: we enjoy
the company of our fellow Bergosians.
At Aperos, Parties, Networking Events.
We are a social bunch!

So welcome,
new Bergosian!



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