FINANZLAB MULTI INDEX FUND

Monthly report - August 2025

Key facts

Launched	20 October 2021
Legal structure	Contractual fund
Fund size	CHF 36.75 Mio.
NAV	CHF 122.04
Subscriptions / Redemptions	Daily until 12:00 CET
Total Expense Ratio (TER)	0.75%
ISIN	CH0582155336

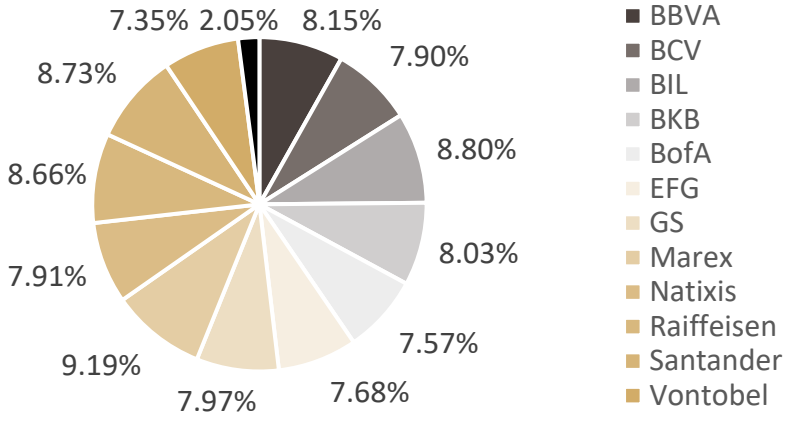
Monthly commentary

Equity markets showed a mixed picture in August. In the US, the S&P 500 gained +1.9 %, while the Nasdaq 100 advanced only +0.9 % as technology stocks paused after several exceptionally strong quarters. The Jackson Hole speech fueled expectations of a first rate cut later this year, even though the labor market remained robust. In Europe, the CAC 40 (-0.9 %) and the DAX (-0.7 %) declined, penalized by banking weakness. In contrast, Switzerland (+3 %) posted its best monthly performance since February and Spain (+3.7 %) benefited from resilient domestic companies. In Asia, the Nikkei rose +4 % on the back of a weaker yen, while the Hang Seng gained +1.2 %. Overall, August was marked by higher volatility, with markets torn between hopes of monetary easing and persistent sector challenges. Our fund kept its positive momentum, closing at CHF 122.04 (+3.59 % year-to-date) and reaching a milestone with its BX Swiss listing, offering real-time execution and guaranteed liquidity like a stock.

Investment policy

The objective of the fund is to provide an efficient investment in a diversified portfolio of structured products of the Barrier Reverse Convertible type based exclusively on equity indices of the major developed countries (so-called multi-index products). This strategy implements a systematic sale of exotic options, thus capturing overvalued risk premiums. The fund aims for absolute capital growth.

Breakdown of issuers



Questions

Which index is closest to its barrier? What proportion of the capital is exposed?

The SMI would have to fall by a further 46.87% for the barrier of the product on the IBEX, S&P 500, SMI, SX5E with a maturity date of 28.04.2027 to be reached. The fund is invested to 8.73% of the assets in this product.

What is the average coupon of the products included in the fund?

5.85% p.a.

FINANZLAB

Finanzlab SA
Avenue Sainte-Luce 4
1003 Lausanne

+41 21 310 70 00
www.finanzlab.ch

FINANZLAB MULTI INDEX FUND

Monthly report - August 2025

Positions (*Click on the ISIN to access the termsheet*)

Type	% of assets	ISIN Issuer / Guarantor	Indexes	Coupon p.a	Barrier
BRC	7.68%	CH1332465405 EFG	SMI, S&P 500, EURO STOXX 50, CAC 40	5.00%	50% (continuous)
BRC	8.03%	CH1261619196 BKB	IBEX, Nikkei 225, OMX Stockholm	5.16%	50% (continuous)
BRC	7.35%	CH1332573687 Vontobel	NASDAQ, OMX Stockholm, CAC 40, DAX	5.25%	50% (continuous)
BRC	7.90%	CH1368550005 BCV	SMI, S&P 500, EURO STOXX 50, IBEX	5.05%	50% (continuous)
BRC	7.57%	XS2850471454 BofA	EURO STOXX 50, S&P 500, SMI, OMX Stockholm	6.04%	50% (continuous)
BRC	8.66%	CH1399955983 Raiffeisen	AEX, CAC 40, NASDAQ, DAX	5.25%	50% (continuous)
BRC	8.73%	XS3006425436 Santander	IBEX, S&P 500, SMI, SX5E	6.77%	50% (continuous)
BRC	9.19%	XS2930131524 Marex	AEX, DAXK, NASDAQ, Nikkei 225	6.60%	50% (continuous)
BRC	7.91%	XS2747833114 Natixis	OMX Stockholm, ASX 200, Nikkei 225, FTSE 100	6.80%	50% (continuous)
BRC	7.97%	XS2814577560 Goldman Sachs	AEX, DAX, S&P 500, SMI	6.60%	50% (continuous)
BRC	8.15%	XS3067154966 BBVA	ASX 200, FTSE 100, Hang Seng, NASDAQ	5.70%	50% (continuous)
BRC	8.80%	CH1453383684 BIL	AEX, CAC 40, FTSE 100, Nikkei 225	5.80%	50% (continuous)
Cash	2.05%	Frankfurter Bankgesellschaft (Schweiz) AG			

Monthly NAV and YTD Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	YTD
2021										99.98	99.43	99.86	-0.14%
2022	99.25	97.65	98.92	97.87	98.42	95.61	99.86	98.46	96.20	100.12	102.16	101.68	+1.83%
2023	106.03	106.49	108.08	108.75	109.76	110.41	110.86	110.76	110.85	110.89	112.79	113.65	+11.77%
2024	113.83	114.13	114.60	114.76	114.93	115.25	116.12	116.19	116.51	116.60	117.83	118.09	+3.91%
2025	118.88	119.15	119.00	118.17	119.78	120.57	121.30	122.04					+3.59%

Follow the fund on: products.finanzlab.ch

Asset Manager	Fund Administrator	Custody Bank	Auditor
Finanzlab SA Lausanne	LLB Swiss Investment AG Zürich	Frankfurter Bankgesellschaft (Schweiz) AG, Zürich	PwC AG Zürich

This document constitutes advertising material. This document is intended exclusively for qualified investors pursuant to Art. 10 para. 3 and 3ter of the Federal Act on Collective Investment Schemes ("CISA"). It is not an offer or recommendation to buy or sell any investment fund. The information contained in this document is subject to change at any time. The information does not take into account the specific or future investment objectives, the tax or financial position, or the individual requirements of the recipients of this document. The information in this document is made available without any form of guarantee or assurance. It is solely intended for informative purposes and the personal use of the recipients of this document. Any investment in the fund should only be made following careful study of the current prospectus with integrated fund contract. Fund shares may be unsuitable or not available for sale in different jurisdictions, and unsuitable for or not available for sale to certain types of investor. Fund shares may not be offered, sold or distributed in the USA. The price and value of the investments and any resulting income may fluctuate. Investors must be prepared and in the financial position to withstand price losses, some of which may be significant. Past performance is no indication for future results. The performance figures do not include commissions and costs, which arise at subscription and redemption of units. The fund refrains from a benchmark comparison. The legal fund documents are available free of charge from the fund management company, LLB Swiss Investment AG, Claridenstrasse 20, CH-8002 Zurich or on the website www.swissfunddata.ch.