

## **Lapis Global Financial Technology 25 Dividend Yield Index**



# An efficient functioning financial system is the backbone of economic development and prosperity

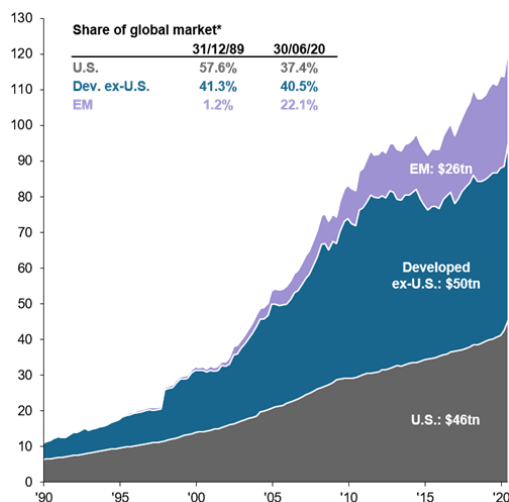
## Introduction

The financial markets have made a significant contribution to global economic development and the associated increase in prosperity over the past decades. The term financial market refers to all markets on which capital is traded. It can usually be divided into a money market, a capital market, and a credit market. All these sub-markets ensure with their allocated function match supply and demand. In the capital market, issuers of securities meet investors and in the credit market, lenders and borrowers are brought together. Investors can trade various equity and debt securities through regulated exchanges or over the counter (OTC).

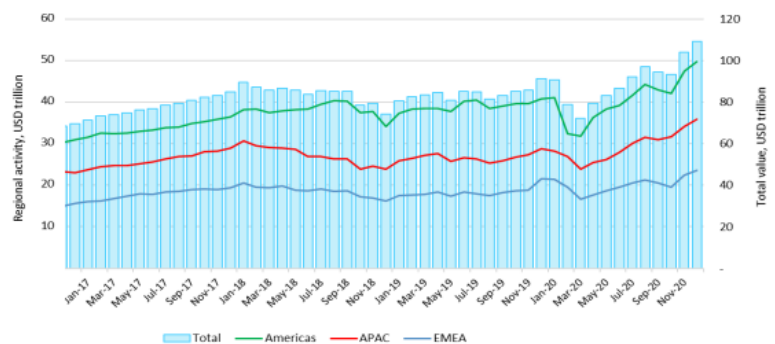
## Market Overview

The global financial markets are huge and can be described as the cornerstones of economic development and prosperity in the capitalist countries. In most industrialized countries, the financial sector accounts for approximately 4% to 8% of GDP. The following two charts provide an insight into the size and development of the global bond and equity markets at the end of 2020:

**Global Bond Market** (in USD trillion; JPM):



**Global Equity Market** (in USD trillion; WFE):



Several companies are responsible for the smooth functioning of the global financial system. On the one hand, there are the banks and asset managers. They deliberately take a variety of risks and are most negatively affected by the ongoing digital transformation. On the other hand, there are many players who ensure the smooth functioning of the global financial system behind the scenes. These companies usually have a solid business model with lower risks compared to banks and asset managers and sometimes even face less competition and pressure on margins.

In our view, the following sub-sectors contribute to a functioning financial market alongside banks and asset managers:

- Stock Exchanges
- Commercial Banking or Investment Banking Functionary Companies
- Financial Information Providers
- Fintech Companies

## Lapis Investment Solution

Lapis Asset Management developed and launched several proprietary equity indices with dividend focus. All equity indices are rule-based and use scientifically proven selection criteria. To reduce risk, we apply quarterly rebalancing and optimal diversification. For this reason, our equity indices show an attractive risk/return ratio which is especially worthwhile in the long term. To provide our private and institutional clients with a unique access to the companies responsible for the smooth functioning of the global financial market, we have developed and calculated the **Lapis Global Financial Technology 25 Dividend Yield Index**.

## Lapis Global Financial Technology 25 Dividend Yield Index

This unique equity index is composed of 25 worldwide companies that are responsible for the smooth functioning of the global financial market. All companies in our equally weighted equity index have a market capitalization greater than USD 5 billion and 80% of them have paid uninterrupted and continuously increasing dividends over the last 5 years. The remaining 20% of the companies included in our unique equity index do not apply a strict dividend payment policy and have paid their dividends for less than 5 years. Our rule-based criteria for selecting the most promising companies are applied during the quarterly rebalancing process (end of January, April, July, and October). The Lapis Global Financial Technology 25 Dividend Yield Index allows for a focused investment in the most successful companies that form the backbone of the global financial system. Shares of banks and asset management companies which typically have a higher risk and which are most affected by the ongoing digital transformation are deliberately excluded from our equity index.

We offer our existing customers and prospects the following access to our unique Lapis Global Financial Technology 25 Dividend Yield Index:

- **Mandates** (segregated accounts)
- **Lapis funds** (not yet available) or white-label financial products
- **Certificates** or other index-based financial products

We would welcome the opportunity to explain the advantages of our unique equity indices in a **personal advisory meeting** to determine a **long-term and optimal investment strategy** that matches with your **risk profile** and that is able to meet your **investment goals**. Additional information on the performance and relevant financial ratios of our equity indices will be provided upon request. For further information please visit our website: [www.lapis.finance](http://www.lapis.finance).

Sincerely,

Andreas Wueger  
CEO

Prof. Ernesto Turnes  
Chairman

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