

BiC Best-in-Class Equity Select -EUR-

ISIN LI0216797626

Current data (at 28.11.2025)

Current NAV	EUR 1'483.48
Fund volume	CHF 8'693'482.82
Fund volume of unit class	EUR 3'512'872.53

Category

Investment category	Fund of Funds
Investment universe	Global
Focus	Shares
UCITS target fund	no

Asset manager

Principal Vermögensverwaltung AG
FL-9494 Schaan
www.principal.li

Management company

IFM Independent Fund Management AG
FL-9494 Schaan
www.ifm.li

Depositary

LGT Bank AG
FL-9490 Vaduz
www.lgt.com

Auditors

Ernst & Young AG
CH-3008 Bern
www.ey.com

Supervisory authority

FMA Finanzmarktaufsicht Liechtenstein
FL-9490 Vaduz
www.fma-li.li

see webpage (<https://www.ifm.li/Glossary>)

see legal advisory page 4

Performance in % (at 28.11.2025 in EUR)



Historic performance in % (at 28.11.2025)

By the end of		Fund
2025	MTD	-0.26%
	YTD	3.37%
2024		6.12%
2023		8.60%
2022		-21.44%
2021		13.61%
2020		12.43%
2019		22.76%
Since inception		48.35%
Since inception (annualized)		3.74%
Inception: 03.03.2015		

Historic performance, rolling in % (at 28.11.2025)

	YTD	1 Year cumulative	3 years p.a.	5 years p.a.	10 years p.a.	Since inception p.a.
Fund	3.37%	-0.12%	5.30%	1.93%	4.05%	3.74%

Risk benchmarks

	3 Years	Inc.		3 Years	Inc.
Annualised Volatility	12.11%	12.90%	% Positive	56.52%	59.93%
NAV	1'263.58	1'000.00	Worst Period	-9.24%	-10.80%
Highest NAV	1'495.59	1'609.83	Best Period	4.75%	6.88%
Lowest NAV	1'224.90	867.23	Maximum Drawdown	-16.49%	-26.33%
Median	1'383.47	1'235.21	Number of observations	161	569
Mean	1'373.94	1'226.36	Sharpe Ratio	0.20	0.24

Fundportrait

Fund name	BiC Best-in-Class Equity Select -EUR-
Unit class	-EUR-
Accounting currency of the (sub-) fund	CHF
Reference currency of the unit class	EUR
Legal form	AGmvK
Fund type	UCITS
Close of accounting year	31.12
Launch date	03.03.2015
Initial issue price	EUR 1'000.00
Use of proceeds	reinvested

Fund charges

Issue premium	0%
Redemption charge	0%
Redemption charge credited to the fund's assets	0%
Management fee	max. 1%
Performance fee	none
OGC/ TER 1	2.42%
OGC/TER at	30.06.2025
SRI according to KID 06.05.2025	1 2 3 4 5 6 7

Key figures

ISIN	LI0216797626
Security number	21679762
Bloomberg	BICEQUEU LE
WKN	A1XFGT

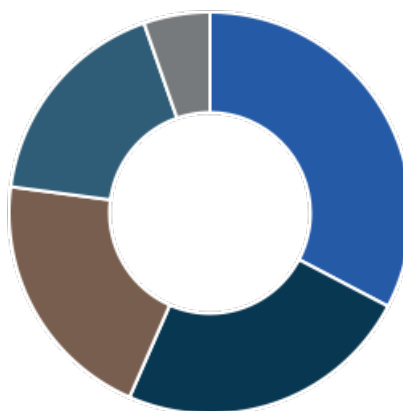
Publication / Internet

www.ifm.li
www.lafv.li
www.fundinfo.com

Top-10 positions (at 28.11.2025)

Company	Country	Category	Weightings
Xtrackers S&P 500 Equal Weight UCITS ETF	United States	Exchange traded funds	8.98 %
Ossiam Shiller Barclays Cape US Sector Value TR UCITS ETF USD	United States	Exchange traded funds	8.39 %
Seiern Europa EUR U I	Europe	Equity funds	7.43 %
Seiern World Growth Fund	Global	Equity funds	7.03 %
Invesco EQQQ Nasdaq 100 UCITS ETF	United States	Exchange traded funds	5.39 %
Xtrackers Nikkei 225 UCITS ETF - Japan 1D-		Exchange traded funds	5.32 %
iShares NASDAQ US Biotechnology UCITS ETF	United States	Exchange traded funds	5.16 %
White Fleet IV SICAV - DIVAS Europezone Value	Europe	Equity funds	5.11 %
SPDR Russell 2000 U.S. Small Cap UCITS ETF	United States	Exchange traded funds	4.76 %
zCapital - Swiss Dividend Fund - ZA-	Switzerland	Equity funds	4.67 %
Total			62.24 %

Countries (at 28.11.2025)

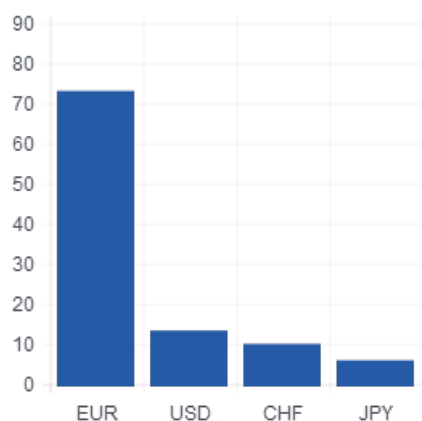


Country	Weightings
United States of America	32.68 %
Global	23.87 %
Europe	20.53 %
other	17.59 %
Japan	5.32 %
Total	100.00 %

Investment categories (at 28.11.2025)

1. Equity	95.99 %
2. Cash balances	4.80 %
3. Forward contracts	-0.80 %

Currencies (at 28.11.2025)



Currency	Weightings
EUR	72.53 %
USD	12.73 %
CHF	9.41 %
JPY	5.32 %
Total	100.00 %

Procedural information

Valuation interval	weekly
Valuation day	Tuesday or last business day of each month
Acceptance deadline for subscriptions	Day prior valuation day not later than 4.00 p.m.
Acceptance deadline for redemptions	Day prior valuation day not later than 4.00 p.m.
Minimum investment	1 unit
Value date	T + 3

Distribution

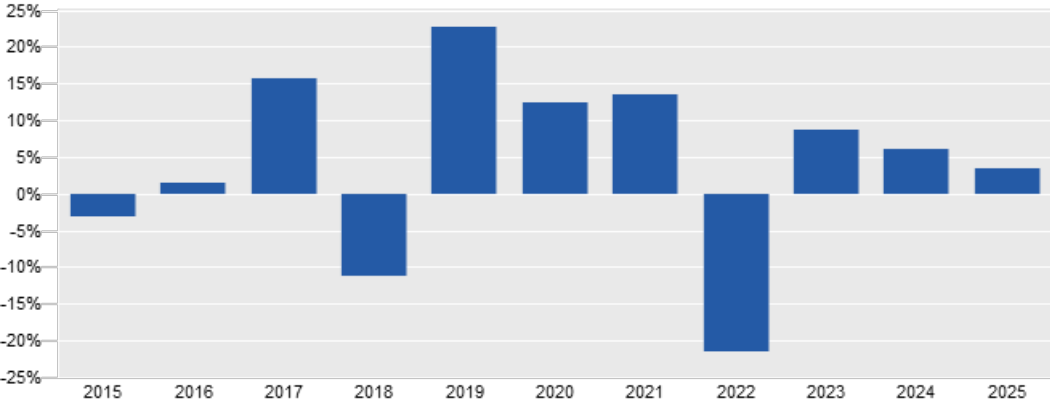
Distribution to private investors	LI
Distribution to professional investors	LI
Sales restrictions	USA

Historic performance, per calendar year in % (at 28.11.2025)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2025	3.93	-3.23	-4.66	-2.43	4.12	1.35	0.66	1.11	1.30	1.82	-0.26		3.37
2024	1.08	1.74	2.48	-2.99	0.06	2.09	0.61	0.96	1.13	-2.13	4.61	-3.38	6.12
2023	4.40	-1.98	1.63	0.42	-0.68	2.24	2.54	-2.20	-3.42	-4.23	5.91	4.25	8.60
2022	-8.19	-1.13	1.96	-5.55	-3.13	-5.61	6.19	-4.12	-8.07	3.55	3.49	-2.01	-21.44
2021	-0.66	0.32	1.43	4.54	0.85	1.98	1.22	1.32	-3.90	4.77	-1.36	2.66	13.61
2020	0.03	-6.90	-10.55	10.11	3.77	1.24	5.19	3.89	-1.71	-2.05	7.16	3.49	12.43
2019	5.44	3.73	1.69	2.66	-4.42	4.49	2.43	-0.90	0.64	0.43	2.17	2.69	22.76
2018	3.50	-2.63	-2.76	0.93	1.99	-0.37	1.81	0.31	-0.28	-7.16	1.07	-7.48	-11.14
2017	1.08	4.18	0.53	1.25	1.97	-0.72	0.25	-0.27	1.76	3.17	0.44	1.18	15.74
2016	-7.64	0.29	3.94	1.69	0.07	-3.53	5.91	-0.69	-0.83	0.31	1.14	1.49	1.49
2015			1.55	1.50	-0.23	-3.47	1.00	-8.56	-2.74	8.73	1.85	-1.94	-3.17

Inception: 03.03.2015

Historic performance in % (at 28.11.2025)



Inception: 03.03.2015

Volume trend unit class vs. fund (at 28.11.2025 in EUR)



Other share classes

BiC Best-in-Class Equity Select -CHF-	reinvested	BICEQCH	LI0216797618
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