Die Goldene Balance

Data Driven, Non-Predictive, Resilient.

Company and program overview

October 2025

Finbou
Investment Advisory

Company overview

Finbou AG is a Swiss investment advisor, established in 2014, specializing in alternative investments with a strong focus on algorithmic trading across multiple asset classes. Our expertise lies in the in-house development of proprietary trading strategies, supported by rigorous risk assessment and complemented by the sourcing of outstanding investment managers. This combination enables us to deliver institutional-grade investment solutions tailored to the needs of a select group of clients.

Team

- Gianluca Carolo - Investment Advisor & Partner
- Bernhard Stremayr - Risk Manager & Partner

Total AuM: **~$20 million**

Currency – Systematic Strategy
Best Performing Fund in 2023 and over 2 and 3 Years
Finbou Thales
(Finbou AG)

Strategy overview

"Die Goldene Balance" (DGB) combines equities, gold, and bonds within a slightly leveraged framework. The strategy follows a disciplined buy-and-hold approach, validated through extensive long-term backtesting and statistical analysis. The data-driven approach avoids predictions and speculation, relying instead on systematic asset allocation, while diversification helps to mitigate volatility despite the use of leverage. The product is accessible as a collateralized German certificate via different banks and brokers.

CAGR:	**13.84%***
Maximum drawdown:	**-58.33%***
Sortino ratio:	**0.81***
Sharpe ratio:	**0.58***
Trade duration:	**Buy and hold (rebalancings)**
Investment universe:	**ETPs (ETFs, ETCs)**
Investment options:	**Secured certificate**
Date of inception:	**04.08.2025**
Return since inception:	**36.6%**

Live tracking of certificate (ISIN) at wikifolio.com: **DE000LS9VCP5**

Listing of ISIN on Euwax: **DE000LS9VCP5**

*** The stats refer to the 35-year simulation shown on the following page.**

DGB 35-year backtest*

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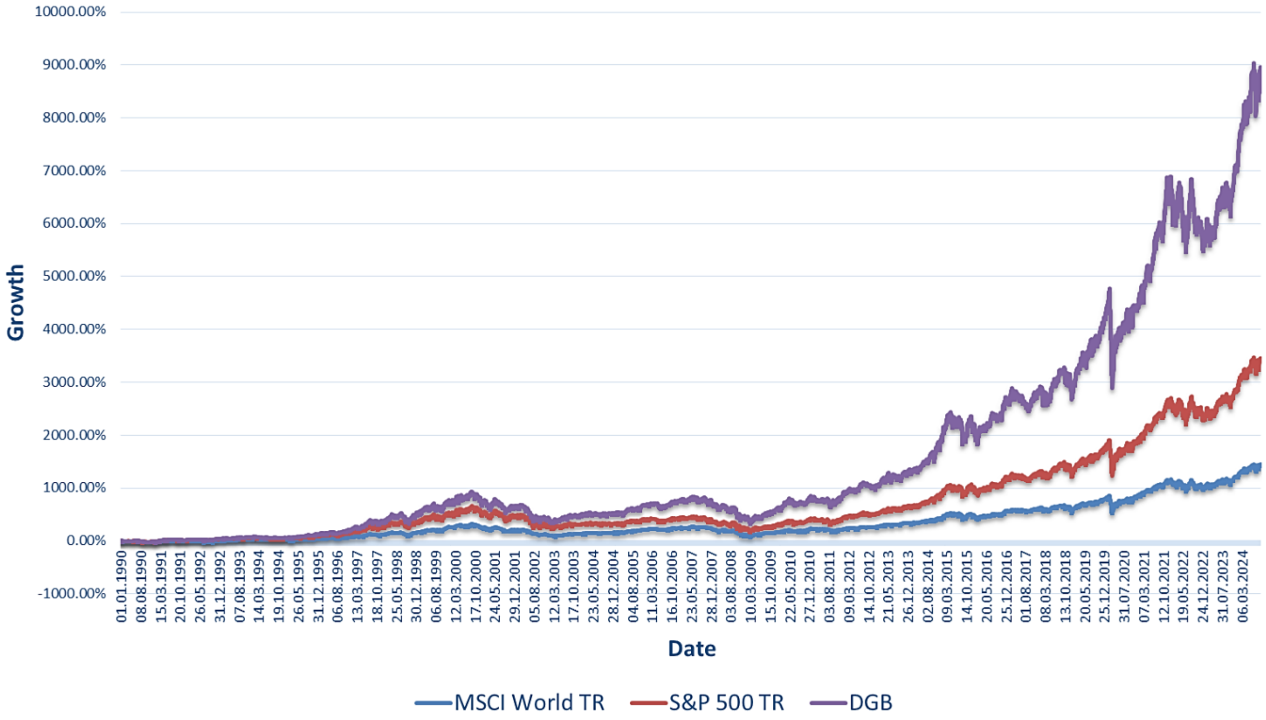

	CAGR	Maximum Drawdown	Sortino Ratio
DGB	13.84%	-58.33%	0.81
S&P 500 TR	10.82%	-63.91%	0.65
MSCI World TR	8.20%	-55.93%	0.42

*** TERs of ETFs and ETCs are included in the simulation.**

DGB vs S&P 500 live results*

*** The stats are net of 5% performance fee and 0.95% management fee.**

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