

Booster on Finanzlab Multi Index Fund

These Products are derivative financial instruments and do not qualify as units of a collective investment scheme according to the relevant provisions of the Swiss Federal Act on Collective Investment Schemes ("CISA") and are not registered thereunder. Therefore, the products are not subject to authorisation or supervision by the Swiss Financial Market Supervisory Authority FINMA ("FINMA"). Accordingly, Investors do not have the benefit of the specific investor protection provided under the CISA. Investors bear the Issuer Risk.

Capitalized terms used in this Document shall have the meaning assigned to them in the Base Prospectus.

Summary

Note to Investors

This Summary is an introduction to the final terms (the "Final Terms" or "this Document") for the financial instruments referred in this Document (the "Products") and must be read together with the Base Prospectus.

Any investment decision in relation to the Product should not be made based only on this Summary but on the information contained in the Base Prospectus and these Final Terms. Investors should, in particular, read the section "Risk Factors" in the Base Prospectus and the section "3. Significant Risks for the Investors" in this Document.

Any liability for information contained in this Summary is limited to cases where the information contained herein is misleading, inaccurate or inconsistent when read together with the Base Prospectus and the other parts of Final Terms.

Issuer

Luzerner Kantonalbank AG (Rating: Standard & Poor's AA+)

Investment Advisor

Finanzlab SA

Product Type

LUKB Actively Managed Tracker Certificate

SSPA Product Category / Type

Participation / Tracker Certificate (1300), according to the Swiss Derivative Map provided by the Swiss Structured Products Association

Underlying

Finanzlab Multi Index Fund

Underlying composition

Dynamic and discretionary

Valor / ISIN / SIX Symbol

153088888 / CH1530888887 / -

Issue Price

CHF 1,000.00 (100.00% of the Initial Basket Level)

Initial Basket Level

CHF 1,000.00

Management Style

Fund Style: secondary market activities in the Product change the weighting of the Cash Position compared to the other Basket Components.

Income treatment

Allocation of any net dividends, net coupons resp. net distributions distributed by the Basket Components to the Cash Position

Minimum Investment Amount / Minimum Trading Lot

1 Product or a multiple thereof

Product Currency

CHF

Settlement Type

Cash

Initial Fixing Date / Issue Date

17.07.2026 /
24.07.2026

Maturity

Open End

Offering

No public offer in Switzerland (Private Placement)

Listing	The Product will not be listed or admitted to trading on an exchange or trading venue.
Quoting	In units
Selling Restrictions	No action has been taken by the Issuer to permit a public offering of these Products in any jurisdiction other than Switzerland. (for more details see section "Selling Restriction" under "1. Product Description - Information about the Offer" of these Final Terms below and "2. Selling Restrictions" of the Base Prospectus)
Market Expectation / Payoff	Rising / Participating

1. Product Description

LUKB Actively Managed Tracker Certificates offer Investors the opportunity to replicate the price movement of the Basket and thus to participate in its development. The risk/return profile of this Product is comparable to the risk/return profile of the Basket. The Basket consists of several components (the "Basket Components") and represents the Underlying of this Product. The Basket is **dynamic** and managed **discretionary** by the Investment Advisor during the lifetime of the Product. The Investment Advisor composes the Basket in line with the Investment Strategy at his own discretion and can amend the composition at any time. Thus, the performance of the Basket depends on the Investment Strategy pursued by the Investment Advisor and its implementation. There are no distributions to the Investor. Any net dividends, net coupons resp. net distributions distributed by the Basket Components are allocated to the Cash Position.

OPERATIONAL INFORMATION

SSPA Product Category / Type	Participation / Tracker Certificate (1300), according to the Swiss Derivative Map provided by the Swiss Structured Products Association
Valor / ISIN / SIX Symbol	153088888 / CH1530888887 / -
Listing	The Product will not be listed or admitted to trading on an exchange or trading venue.
Secondary Market Trading	The Issuer intends to make a market in these Products on a regular basis under normal market conditions and as long as there is sufficient liquidity in the Basket Components. The execution of secondary market orders may be delayed due to limited liquidity in the Basket Components. Price indications are available under structuredproducts.lukb.ch/ISIN/CH1530888887 , Refinitiv [ISIN]=LUKB and Bloomberg [ISIN] Corp.

PRODUCT TERMS AND CONDITIONS

Issuer / Lead Manager / Paying and Calculation Agent	Luzerner Kantonalbank AG, Lucerne, Switzerland Rating: Standard & Poor's AA+ Supervisory Authority: FINMA
Investment Advisor	Finanzlab SA, Lausanne, Switzerland Supervisory Authority: FINMA
Investment Strategy	The certificate offers leveraged participation in the performance of the Finanzlab Multi Index Fund. The Investment Advisor regularly adjusts the composition of the portfolio to maintain a target leverage of approximately 200%. Through these periodic adjustments, the desired leverage is continuously monitored and managed.

The Finanzlab Multi Index Fund is an actively managed Swiss investment fund that invests in a diversified portfolio of Barrier Reverse Convertibles on international equity indices. The objective of the fund is to achieve attractive ongoing income through the systematic sale of option premiums while maintaining controlled risk.

The investment strategy involves leverage and is implemented through a negative cash position in accordance with the Investment Guidelines. These guidelines provide for a maximum investment degree of 200% and a weighting of the individual basket components ranging from a minimum of 0% to a maximum of 200%. In addition, the number of basket components ranges from a minimum of 2 to a maximum of 10.

The basket contains a negative cash position in order to achieve leverage. Financing costs (financing fee) are incurred on the negative cash position and are charged on a daily basis. The Investment Advisor may, at its sole discretion, adjust the leverage by rebalancing the basket, provided that the negative cash position does not exceed 100% of the basket level. Between Rebalancing Dates, the leverage is not actively adjusted and may therefore fluctuate and is dependent on the basket level.

Deleveraging Event: If the basket level is at any time at or below the Deleveraging Level, the Issuer will, at its sole discretion, reduce certain or all basket components in order to set the negative cash position to zero. Following such a Deleveraging Event, the investment degree will be equal to 100%. At its sole discretion, the Investment Advisor may decide to reintroduce leverage by rebalancing the basket and increasing the investment degree up to a maximum of 200%.

Deleveraging Level: The Deleveraging Level corresponds to the absolute value of the negative cash position (Cash CHF) multiplied by 0.7, calculated as:

$$|0.7 \times \text{Number of Basket Components (Cash CHF)} \times \text{Initial Fixing Level}|$$

The underlyings are selected based on the qualified market assessment of the Investment Advisor.

Further information on the Investment Strategy, the Leverage, the Investment Guidelines and the Investment Restrictions - if available - can be obtained free of charge from the Issuer: Luzerner Kantonbank AG Structured Products, Pilatusstrasse 12, 6003 Lucerne, Email: structuredproducts@lukb.ch.

Underlying Universe

Collective investment schemes are permitted as underlying instruments provided the collective investment scheme is listed or admitted to trading on SIX Swiss Exchange, BX Swiss or on a foreign securities exchange with equivalent regulation. Collective investment schemes that are neither on SIX Swiss Exchange nor on a foreign securities exchange with equivalent regulation listed or admitted to trading are permitted as underlyings if they hold an approval or sale authorisation of FINMA.

The underlyings are selected by the Investment Advisor as part of the Investment Strategy implementation.

In addition to the above underlyings, a Cash Position is used as a Basket Component and is included in the Basket. The Cash Position is in the currency of the product. The Cash Position may be negative and in this case a Financing Fee

	will be charged by the Issuer on a daily base on the amount of the negative Cash Position.
Implementation of the Investment Strategy	The Investment Advisor is solely responsible for the implementation and compliance of the Investment Strategy and decides solely on the composition and reallocation (rebalancing) of the Basket. The Issuer has no obligation to monitor this, but reserves the right to refuse to accept a new Basket Component by the Investment Advisor without giving any reasons.
Minimum Investment Amount / Minimum Trading Lot	1 Product or a multiple thereof
Number of Products	7,500 Products (with the option to increase)
Product Currency	CHF
Basket Level	With reference to the relevant day, the sum of the multiplications of the respective number of Basket Components with the relevant price of each Basket Component, if applicable converted into the Product Currency.
Redemption Amount	The Redemption Amount per Actively Managed Tracker Certificate on the Termination Date corresponds to the Basket Level on the Termination Date, or is determined by the Calculation Agent on a best effort basis, based on the net sale prices of the Basket Components during the fixing period. The fixing period is at the discretion of the Issuer and is primarily based on the liquidity of the Basket Components; if one or more Basket Components have limited liquidity, the fixing period can be extended.
Initial Basket Level	CHF 1,000.00 The Initial Basket Level corresponds to the sum of the multiplications of the respective number of Basket Components on the Initial Fixing Date with the Initial Fixing Level of each Basket Component, if applicable converted into the Product Currency, as determined by the Calculation.
Initial Fixing Date	17.07.2026
Issue Date	24.07.2026
Maturity	Open End (Product with no fixed maturity)
Initial Fixing Level	The relevant price of the respective Basket Component and respective foreign exchange rate will be reasonably determined by the Calculation Agent on the Initial Fixing Date. Local taxes, transactions fees and foreign commissions, if applicable, are also reflected in the Initial Fixing Level of each Basket Component and are thus borne by the Investors in this Product.
Settlement Type	Cash
Annual Fee	The Annual Fee of 0.35% p.a. will be charged daily based on the Product value. The Annual Fee is debited pro rata temporis from the Cash Position on a daily basis. The Annual Fee is 0.35% p.a. for the Issuer.
Rebalancing Fee	With each Rebalancing in the Basket (buy and/or sell), a fee of 0.08% on the traded transaction value is charged.

The Rebalancing Fee will remain with the Issuer.

Financing Fee

The Financing Fee is composed as (SRFXON3 Index + 0.65% p.a.) and will be charged daily based on the amount of the negative Cash Position. The Financing Fee will remain with the Issuer.

Other Fees

Basket Components may include Fees as described in the product documentation of the relevant Basket Component. Such fees, if applicable, may be paid to the Investment Advisor and/or other third parties and/or the Issuer and detailed information on such compensation can be obtained from the Issuer and/or Investment Advisor upon request.

Depository

SIX SIS AG

Clearing / Settlement

SIX SIS AG / Euroclear / Clearstream

Underlying

Finanzlab Multi Index Fund

Composition of the Underlying resp. Basket (current status on the creation date of the Final Terms):

Basket Component ISIN	Bloomberg Ticker Reference Exchange	Initial Fixing Level Reference Currency	Weighting	Number of Basket Components
Finanzlab Multi Index Fund I CHF CH0582155336	STRUKIF SW Equity BX Swiss	CHF 127.5100 CHF	200.5574%	15.608903
Cash CHF		CHF 1.0000 CHF	-100.5574%	-990.319981

For additional information relating to the Underlyings resp. Basket, please refer to "Annex for Additional Information relating to the Underlyings".

Income treatment

Any net dividend, net coupon resp. net distribution distributed by the Basket Components are converted, if applicable, to the Product Currency and allocated to the Cash Position on the date received by the Issuer. Any reinvestment in a Basket Component has to be instructed by the Investment Advisor and will be handled as a Rebalancing.

Current composition of the Basket

The current composition of the Basket can be obtained from the Issuer at any time or can be found on the Issuer's website at structuredproducts.lukb.ch.

Issuer Call

The Issuer has the right to terminate all outstanding Products for the purpose of early redemption without giving any reason on a quarterly basis on February 28, May 31, August 31 and November 30 (modified following, for the first time in August 2027) ("Termination Date"). For further information on the Issuer Call, please refer to Section 5.1.13 of the General Terms and Conditions of the Base Prospectus.

Extraordinary right of termination of the Issuer

If changes in the Basket are planned or have already been made, which, in the sole opinion of the Issuer, are such that a continuation of the Products does not appear appropriate, the Issuer has the right to terminate at any time all outstanding Products for the purpose of early redemption without giving any reason on a freely determined Termination Date.

The corresponding notification must be published as soon as possible, stating the Termination Date.

Investor Put

Subject to prior notice by the Issuer, each Investor has the right to terminate its Products on a quarterly basis on February 28, May 31, August 31 and November 30 (modified following, for the first time in August 2027) ("Termination Date"). The Investor must provide the Paying Agent with a duly completed and signed termination notice (with the information in accordance with section 5.1.13 ii. b. of the General Terms and Conditions of the Base Prospectus) no later than 10 Business Days before the Termination Date by letter mail or by email (Luzerner Kantonalbank AG Structured Products, Pilatusstrasse 12, 6003 Luzern, structuredproducts@lukb.ch). By submitting the termination notice, the Investor undertakes not to transfer the terminated Products. If the Investor has deposited the Products at a third bank (custodian bank), he must also inform them in good time about the exercise of the termination.

Redemption at Termination Date

The Redemption Amount is determined by the Calculation Agent on the Termination Date. The Redemption is made 5 Business Days after the Termination Date. The Issuer may extend the determination of the Redemption Amount to several days at its sole discretion if it considers this necessary due to current market conditions (such as liquidity in the Basket Components). The corresponding notification must be published at least 10 Business Days in advance. The Redemption will then be made 5 bank business days after the calculation of the Redemption Amount by the Calculation Agent.

Notices / Adjustments

The Terms and Conditions of this Product may be subject to Adjustments over the lifetime of this Product (e.g. due to Corporate Actions). Notices with respect to Adjustments and all other notices to Investors shall be made on the website of the Issuer at structuredproducts.lukb.ch/services/notices or any successor website. With the valor search function (Valorensuchfunktion) such Products can be located.

Market Disruption Event

If the Issuer and/or the Calculation Agent determines, in its reasonable discretion, that a day relevant for the determination of the price of one or some of the components of the Underlying (each an "Affected Component") is a Disrupted Day then the Issuer and/or the Calculation Agent shall determine the relevant price of the Affected Component in its reasonable discretion taking into account established market practice, including, but not limited to, using the most recently traded price or a fair value established at its sole discretion.

"Disrupted Day" means any Business Day on which any relevant exchange fails to open for trading during its regular trading session or on which an event has occurred that disrupts or impairs (as determined by the Issuer and/or Calculation Agent) the ability of market participants to effect transactions in or obtain market prices for, any components of the Underlying.

Form

Dematerialised uncertificated securities in accordance with article 973c of the Swiss Code of Obligations transformed into intermediated securities in accordance with article 6 of the Swiss Federal Intermediated Securities Act.

Applicable Law / Place of Jurisdiction

Swiss law / Lucerne, Switzerland

INFORMATION ABOUT THE OFFER

Offering	No public offer Switzerland (Private Placement; neither this Document nor the Base Prospectus shall constitute a prospectus pursuant to the Financial Services Act)
Issue Price	CHF 1,000.00 (100.00% of the Initial Basket Level)
Quoting	Secondary market prices are quoted in units .
Selling Restrictions	No action has been taken by the Issuer to permit a public offering of these Products in any jurisdiction other than Switzerland. The offering, sale and/or distribution of these Products in certain jurisdictions may be restricted by applicable law. Persons, who obtain possession of the Product Documentation, are required to inform themselves about and to adhere to any such restrictions which are set out in more detail under section 2 headed "Selling Restrictions" in the Base Prospectus. Particular attention should be paid to the selling restrictions set out in the Base Prospectus with respect to the following jurisdictions: European Economic Area (EEA), United States of America and United Kingdom. These restrictions must not be taken as conclusive guidance as to whether the Products can be sold in a jurisdiction. As regards the EEA the below section "Prohibition of Sales to EEA Retail Investors" further specifies the applicable set of rules. The Product Documentation does not constitute, and may not be used for the purposes of, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.
Prohibition of Offer to Private Clients in Switzerland	Applicable; Subject to applicable transitory provisions under the FinSA and the FinSO and to the term of the Products, unless this document in respect of any Products specifies the "Prohibition of Offer to Private Clients in Switzerland" to be "Not Applicable", each offeror of the Products represents and agrees that it has not offered and will not offer any Products which are the subject of the offering contemplated by the Product Documentation in relation thereto to any Private Client in Switzerland. For the purposes of this provision: - the expression "Private Client" means a person who is not one (or more) of the following: - a professional client as defined in article 4 para. 3 FinSA (not having opted-in on the basis of article 5 para. 5 FinSA) or article 5 para. 1 FinSA; or - an institutional client as defined in article 4 para. 4 FinSA; or - a private client according to article 58 para. 2 FinSA. - the expression "offer" refers to the respective definition in article 3 lit. g FinSA as further detailed in the FinSO. Notwithstanding the above, in the case where this document in respect of any Products do specify the "Prohibition of Offer to Private Clients in Switzerland" to be applicable but where the manufacturer (Ersteller) subsequently prepares and publishes a key information document under article 58 FinSA

(Basisinformationsblatt für Finanzinstrumente) or article 59 para. 1 FinSA in respect of such Products, then as from such publication, the prohibition on the offering of the Products to private clients in Switzerland as described above shall no longer apply.

Prohibition of Sales to EEA Retail Investors

Applicable.

"Applicable" means:

The Products are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("EEA"). Consequently no key information document required by Regulation (EU) No 1286/2014 (as amended, the "**PRIIPs Regulation**") for offering or selling the Products or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Products or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

Notwithstanding the foregoing, in the case where the Issuer subsequently prepares and publishes a key information document under Regulation (EU) No 1286/2014 (the "**PRIIPs Regulation**") in respect of such Products, then following such publication, the prohibition on the offering, sale or otherwise making available the Products to a retail investor as described above shall no longer apply.

Prohibition of Sales to Retail Investors in the United Kingdom (UK)

The Products are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the UK. For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 ("EUWA"); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (the "FSMA") and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA ("UK Prospectus Regulation"). Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the "UK PRIIPs Regulation") for offering or selling the Products or otherwise making them available to a retail investor in the UK has been prepared and therefore offering or selling such Products or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

TAX TREATMENT IN SWITZERLAND

Income Tax (Direkte Bundessteuer)

The following income tax information is only applicable to private investors resident in Switzerland holding the Product as private assets.

The Issuer prepares an annual report to the attention of the Federal Tax Administration as of December 31 of each year. This report shows the performance (change from the previous year) divided into the components income and capital

	gain. As of the reporting date, the income component is subject to income tax. The capital gain component is not subject to income tax.
Swiss Withholding Tax (Schweizerische Verrechnungssteuer)	Any interest components of the reinvestment are subject to Swiss withholding tax at the time of reinvestment.
Securities Turnover Tax (Umsatzabgabe)	Secondary market transactions are subject to the securities turnover tax.
Automatic Exchange of Information in Tax Matters	Switzerland has implemented the Automatic Exchange of Information in Tax Matters ("AEOI") as of 1st January 2017 with the EU and various other countries and is negotiating the introduction of the AEOI with further countries. The website www.sif.admin.ch provides an overview of all partner states Switzerland has signed an agreement for the introduction of the AEOI.
General Information	The information above is a summary of the main Swiss tax consequences in relation to dealings in this Product and should not be construed to be tax advice. This summary does not purport to address all Swiss tax consequences that may be relevant for a decision to purchase, own and dispose of Products and in particular does not take into account the specific circumstances of any particular investor. The relevant tax laws or the regulation and the practice of the Swiss tax authorities (or their interpretation) are subject to change, possibly with retroactive effect. This summary is based on the tax laws, regulations and practices of Switzerland, as in effect on the earlier of the start of the Subscription Period or the Initial Fixing Date. Transactions and payments of this Product may be subject to further (foreign) transaction taxes, duties and/or withholding taxes (such as, inter alia, withholding tax related to FATCA or 871(m) of the US Tax Code). Any payments due under the Product are net of any such taxes and/or duties. It should be noted that all taxes and duties incurred in connection with the investment in this Product are to be borne by the Investor.

2. Prospects of Profits and Losses

Market Expectation	Investors in this Product expect an increase of the Basket Components respectively the Basket Level.
Maximum Return	The maximum return is theoretically unlimited.
Maximum Loss	Investors may lose all of the invested capital. Due to the Leverage in the Products, the loss can be larger compared to the performance of the Underlying respectively the Basket Components.

3. Significant Risks for the Investors

Potential Investors should ensure that they have sufficient knowledge to evaluate and understand the risks and benefits of an investment in this Product and to consider the suitability of this Product as an investment in light of their own circumstances, investment objectives, tax position and financial condition by consulting their own professional financial, accounting, legal and tax advisors. Thereafter Potential Investors should consider the additional risk factors in the Base Prospectus.

Issuer Risk	Investors in this Product bear the Issuer Risk. Potential Investors should therefore be aware that they are exposed to the credit risk of the Issuer. Hence, Investors bear the risk that the financial situation of the Issuer could deteriorate and the
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Issuer of the Product may become insolvent. The Product's value is therefore not only dependent on the performance of the Underlying(s) but also on the creditworthiness of the Issuer, which may change over the term of the Product. The Issuer Rating stated in this Final Terms may be subject to change.

Loss Potential

This Product provides no minimum repayment amount. Therefore, Potential Investors may lose all of the invested capital.

Capital Protection

This Product does not provide for a capital protection.

Risks compared to a direct Investment in the Underlying(s)

The risk potential is due to the Leverage larger compared to a direct investment in the Underlying respectively in the Basket Components.

Early Termination and Cancellation

Under certain circumstances set forth in the General Terms and Conditions, the Issuer has the right to terminate and cancel this Product early and pay Investors the fair market value of this Product at the effective date of the Early Termination and Cancellation. Hence, Potential Investors should be aware that they may make a loss on their invested capital if the Products are terminated and cancelled early.

Secondary Market

Even though the Issuer intends to make a market in these Products on a regular basis under normal market conditions, the Issuer is under no obligation with respect to Investors to provide any market in this Product at all. Potential Investors should note that there is no guarantee of a specific liquidity or a specific spread (difference between bid and ask prices) or any prices at all. Hence, Potential Investors should not rely on the possibility to buy or sell the Product in a specific point in time or to a specific price. By selling the Product in the secondary market Investors may receive less than the invested capital.

In case of a secondary market transaction, there is a possibility that costs, including taxes, related to or in connection with this Product may arise for Investors that are not paid by the Issuer or imposed by the Issuer.

Sales of Products by the Issuer on the secondary market lead to a temporary increase of the Cash Position and to a temporary relative reduction of all other Basket Components. In contrast, repurchases of Products by the Issuer on the secondary market lead to a temporary reduction of the Cash Position and to a temporary relative increase of all other Basket Components. The temporary increase/decrease of the Cash Position due to secondary market activities in the Product and the subsequently temporary relative decrease/increase of all other Basket Components may have, due to unfavorable market movements, an adverse impact on the value of the Product.

If the available Cash Position is not sufficient to enable repurchases of Products by the Issuer on the secondary market, the Investment Advisor will inform the Issuer which Basket Component(s) is/are to be reduced. If the Investment Advisor cannot be reached in time or if he does not place an order with the Issuer, the Issuer has the right, at its discretion, to reduce one or more Basket Component(s) or to refuse to execute the secondary market sales transactions.

Market Disruption

Under certain circumstances set forth in the General Terms and Conditions, if the Issuer and/or Calculation Agent determines that a specified Market Disruption Event has occurred, any consequential adjustments in line with Combined Terms and Conditions may have an adverse effect on the value of this Product.

**Additional Market Disruption Event
- Temporary Suspension of NAV
Disclosure**

The NAV of a Basket Component is not published on a fixation business day.

Volatility

Potential Investors should take into account that market prices for this Product may be volatile, depending upon the development of the price or value of the Underlying(s) resp. Basket, interest rates, remaining term of the Product and other factors.

FX Hedging

Exchange rate fluctuations of the individual basket components in relation to the product currency are not hedged. Changes in the exchange rates can have both a positive or negative impact on the product value.

Leverage

The Product has a Leverage through a negative Cash Position in order to increase the exposure. The Leverage results in a higher market risk compared to a similar product without Leverage. The Leverage might vary and will result in financing cost (Financing Fee) reducing the Product value.

**Implementation of the Investment
Strategy**

It is possible that the Investment Strategy will not achieve its goal, and the development of the Investment Strategy depends on the Investment Advisor. There is no guarantee that the Investment Advisor will successfully implement the Investment Strategy and that the Investment Strategy will develop positively.

Important Additional Information

No Offer or Advice	These Final Terms shall not be used or considered as an offer, personal recommendation or solicitation to conclude a transaction and should not be treated as giving investment advice.
No Representation	Neither the Issuer nor any third party appointed by the Issuer, make a representation or warranty relating to any information in this Document, which is derived from independent sources.
Prudential Supervision of the Issuer	As a bank within the meaning of the Swiss Federal Act on Banks and Saving Banks and a securities firm within the meaning of the Swiss Federal Act on Financial Institutions, Luzerner Kantonalbank AG is subject to the prudential supervision of FINMA, Laupenstrasse 27, CH-3003 Bern, finma.ch .
Consent to use the Base Prospectus	General Consent as defined in the Base Prospectus is given by the Issuer.
Legally binding Documentation	The legally binding versions of the Base Prospectus and the relevant Final Terms (together the "Product Documentation") are in German language. Translations in other languages are for information purposes only and are not legally binding. The Products may be publicly offered after the expiry date of the Base Prospectus on the basis of one or more succeeding base prospectuses (each a "Succeeding Base Prospectus"), to the extent the Succeeding Base Prospectus envisages a continuation of the public offer of the Products. In this context, these Final Terms are, in each case, to be read in conjunction with the most recent Succeeding Base Prospectus. The respective Succeeding Base Prospectus will be approved and published prior to the expiry of the validity of the respective preceding base prospectus. Neither this Document nor the Base Prospectus shall constitute a prospectus pursuant to the Financial Services Act. During the entire term of any relevant Product, the Product Documentation can be obtained free of charge from the Issuer under Luzerner Kantonalbank AG Structured Products, Pilatusstrasse 12, 6003 Lucerne, Tel.: +41 44 206 99 55, structuredproducts@lukb.ch, structuredproducts.lukb.ch. Calls to this number are recorded. By calling this number, we assume your consent to such recording is given.
Confirmation	As of the date of this Document, there has been no material adverse change, nor any event involving a prospective material adverse change, in the assets and liabilities or financial position of the Issuer since the date of its most recently published financial statements of the Issuer.
Responsibility	The Issuer accepts responsibility for the information contained in the Final Terms. The Issuer states that the information contained in the Final Terms is, to the best of its knowledge, in accordance with facts, correct and does not omit material information, as of the date of this Document.

Annex for Additional Information relating to the Underlyings

Finanzlab Multi Index Fund I CHF (ISIN CH0582155336)

Fund Manager: LLB Swiss Investment AG / Asset Manager company: Finanzlab SA, Lausanne

Investment Universe: 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.

Distribution to non-qualified investors: The underlying has not been approved by FINMA for distribution to non-qualified investors.

Information on the past performance of the Underlying(s) can be obtained for each of the Underlying(s) on the website(s) of the respective exchange, of the Issuer or the Fund Manager. Past performance is no indication for future performance.