

XFUNDS Adds Weekly Income ETF (FIZY) to Keith Fitz-Gerald's Must Have Portfolio® Suite

ATLANTA, August 4th, 2026 – XFUNDS today launched the Fitz-Gerald Must Have Portfolio® and Options Overlay ETF (NYSE Arca: FIZY), an actively managed ETF that pairs Keith Fitz-Gerald's proprietary thematic equity investment framework with an options overlay. FIZY is designed for investors who want a stake in the companies the world cannot live without and potential weekly income for owning them.

The launch of the Fitz-Gerald Must Have Portfolio® ETF (NYSE Arca: FITZ) laid the foundation for FIZY, the extension of Keith Fitz-Gerald's unique investment approach that conventional diversification is not a winning strategy. Built around his proprietary 5D's framework and developed over more than 45 years, the fund concentrates on 15 to 30 companies with visionary leadership and dominant positions in the "must have" products and services the world cannot live without. FIZY adds a potential monthly income layer on top of that equity approach, pairing the holdings with an options overlay designed to generate monthly cash distributions.

The fund earns premium income by selling options on securities already held in the portfolio. Those strategies may include covered calls, cash-secured puts, and call and put credit spreads. The specific combination of strategies shifts based on market conditions and the performance of the underlying holdings, with the goal of generating consistent premium income while preserving the potential for capital appreciation. Because option premiums are influenced by market volatility, with higher volatility generally leading to higher premiums, the options positions are actively monitored and adjusted to determine when and which strategies to deploy. The fund also holds cash or short-term U.S. Treasury securities to provide collateral for derivatives transactions while contributing to overall income generation.

"For 45 years, my entire focus has been on giving investors the tools to build real wealth on their own terms," says Keith Fitz-Gerald, Portfolio Manager of the Must Have Portfolio® ETF suite. "FIZY takes the companies I've spent a career identifying and seeks to put cash in investors' pockets every single month for owning them."

"FIZY is a natural extension of what we have been building at XFUNDS, and we think it represents where the broader market is headed," says David Nicholas, Founder and CEO of XFUNDS.

FIZY joins the growing lineup from XFUNDS that includes the Fitz-Gerald Must Have Portfolio® ETF ([FITZ](#)), the XFUNDS™ Memory Income ETF(DRMY) the Nicholas Fixed Income Alternative ETF ([FIAX](#)), the Nicholas Global Equity and Income ETF ([GIAX](#)), the Nicholas

Crypto Income ETF ([BLOX](#)), the Nicholas Gold Income ETF ([GLDN](#)), the Nicholas Silver Income ETF ([SLVX](#)), the Nicholas Nuclear Income ETF ([NUKX](#)), the Nicholas Defense and Rare Earth Income ETF ([WEPN](#)), the Nicholas Bitcoin Tail ETF ([BHDG](#)), and the Nicholas Bitcoin and Treasuries AfterDark ETF ([NGHT](#)).

Learn more about XFUNDS and FIZY at <https://nicholasx.com>

About Keith Fitz-Gerald

Keith Fitz-Gerald has spent 45 years as a global investor, consultant, researcher and strategist. He began his career at Wilshire Associates and has spent decades developing a proprietary framework for identifying where wealth concentrates in markets, often well before the broader investment community takes notice. Keith has been called "somebody you should pay attention to" by #1 New York Times best-selling author Suze Orman, "always insightful" by Constellation Research CEO Ray Wang, and a "market visionary" by Forbes. He is Principal at the Fitz Gerald Group and Keith Fitz-Gerald Research, and publishes the popular 5 with Fitz and One Bar Ahead®, read by tens of thousands of financial professionals and investors worldwide.

About XFUNDS

XFUNDS is a leading provider of actively managed ETFs. XFUNDS' research primarily focuses on seeking to mitigate risk by utilizing derivatives and income-producing securities. The firm's strategies attempt to find non-correlated returns in both up and down-market cycles. They use distinct tactics to measure risk and minimize portfolio volatility. FIZY joins a growing fund lineup that includes: [FIAX](#), [GIAX](#), [BLOX](#), [GLDN](#), [SLVX](#), [NUKX](#), [WEPN](#), [BHDG](#), [NGHT](#), [FITZ](#), and [DRMY](#). Learn more at nicholasx.com.

Media contact:

Gregory Agency for XFUNDS

xfunds@gregoryagency.com

Investors should carefully consider the investment objectives, risks, charges, and expenses of the Fund before investing. This press release does not constitute an offer to sell or a solicitation of an offer to buy any securities. Past performance is not indicative of future results. For a prospectus or summary prospectus with this and other information about the Fund, please call (855) 563-6900 or visit our website at

www.nicholasx.com. Read the prospectus or summary prospectus carefully before investing.

Investments involve risk. Principal loss is possible.

Derivatives Risk. Derivatives are financial instruments that derive value from the underlying reference asset or assets, such as stocks, bonds, or funds (including ETFs), interest rates or indexes.

Counterparty Risk. The Fund is subject to counterparty risk by virtue of its investments in options contracts. Transactions in some types of derivatives, including options, are required to be centrally cleared (“cleared derivatives”). In a transaction involving cleared derivatives, the Fund’s counterparty is a clearing house rather than a bank or broker. Since the Fund is not a member of clearing houses and only members of a clearing house (“clearing members”) can participate directly in the clearing house, the Fund will hold cleared derivatives through accounts at clearing members. In cleared derivatives positions, the Fund will make payments (including margin payments) to and receive payments from a clearing house through their accounts at clearing members. Customer funds held at a clearing organization in connection with any options contracts are held in a commingled omnibus account and are not identified to the name of the clearing member’s individual customers. As a result, assets deposited by the Fund with any clearing member as margin for options may, in certain circumstances, be used to satisfy losses of other clients of the Fund’s clearing member. In addition, although clearing members guarantee performance of their clients’ obligations to the clearing house, there is a risk that the assets of the Fund might not be fully protected in the event of the clearing member’s bankruptcy, as the Fund would be limited to recovering only a pro rata share of all available funds segregated on behalf of the clearing member’s customers for the relevant account class. The Fund is also subject to the risk that a limited number of clearing members are willing to transact on the Fund’s behalf, which heightens the risks associated with a clearing member’s default. If a clearing member defaults the Fund could lose some or all of the benefits of a transaction entered into by the Fund with the clearing member. If the Fund cannot find a clearing member to transact with on the Fund’s behalf, the Fund may be unable to effectively implement its investment strategy.

Equity Market Risk. The equity securities held in the Fund's portfolio may experience sudden, unpredictable drops in value or long periods of decline in value. This may occur because of factors that affect securities markets generally or factors affecting specific issuers, industries, or sectors in which the Fund invests. Common stocks, such as those held by the Fund, are generally exposed to greater risk than other types of securities, such as preferred stock and debt obligations, because common stockholders generally have inferior rights to receive payment from issuers. Securities in the Fund's portfolio may underperform in comparison to securities in the general financial markets, a particular financial market, or other asset classes, due to a number of factors. Factors that could impact the market value of an equity security include a company's business performance, investor perceptions, stock market trends and general economic conditions.

Thematic Investing Risk. The Fund's investment strategy focuses on companies aligned with one or more of the 5Ds, described above. This thematic approach may prevent the Fund from buying or selling certain securities at optimal times and could impact performance compared to broader, more diversified funds. The Fund relies on the Sub-Adviser's proprietary system and investment process for the identification of securities for inclusion in the Fund that reflect the themes of the 5Ds.

Distribution Risk. The Fund intends to distribute income on a [monthly] basis. There is no assurance that the Fund will make a distribution in any given month. If the Fund does make distributions, the amounts of such distributions will likely vary greatly from one distribution to the next.

Distributed by Foreside Fund Services, LLC.