

AI ASSESSMENT

UNIQUE

Investment Insights Agent

WITH RESPECT TO

Swiss Financial Market Supervisory Authority (FINMA) Guidance



FINMA Guidance 08/2024

Governance and Risk Management
Guidelines when using Artificial Intelligence

February 2026

Assessed By





Authors This report was prepared by the LatticeFlow AI team. To contact the LatticeFlow team, please use contact@latticeflow.ai

LatticeFlow AI sets a new standard in AI governance through deep technical assessments. LatticeFlow AI enables evidence-based decisions and empowers enterprises to accelerate AI adoption with confidence. As the creator of COMPL-AI, the world's first EU AI Act framework for Generative AI developed with ETH Zurich and INSAIT, the company combines Swiss precision with scientific rigor to operationalize AI governance built on evidence and trust.

Unique AI is a Swiss-founded AI company transforming financial operations with advanced agentic AI solutions. Trusted by financial institutions, Unique automates complex middle- and back-office processes to increase efficiency while ensuring compliance and security at scale. Unique delivers secure, enterprise-grade AI that empowers teams to turn complex financial documents into confident decisions and reduce regulatory and investment risk.

To contact the Unique AI team, please use aigovernance@unique.ai

Disclaimer *This report provides an independent, third-party, assessment of Unique AI's Investment Insights alignment with the FINMA's Governance and Risk Management Guidelines when using Artificial Intelligence. This report does not constitute a certification, nor does it guarantee that certification would be granted by an accredited certification body.*

© LatticeFlow AI 2026

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, or otherwise for commercial gain without prior consent.



OUTLOOK

The assessment in this report was conducted with two distinct objectives:

- First, to assess whether the AI system's architecture, deployment approach, capabilities, and performance enable financial institutions to comply with FINMA guidance, or whether any of these aspects prevent compliance.
- Second, it established a concrete and repeatable assessment blueprint that financial institutions can apply to evaluate comparable AI systems in a consistent, transparent, and auditable manner.

As AI adoption matures, financial institutions are moving beyond ad-hoc assessments and an over-reliance on human-in-the-loop controls, which alone do not provide a scalable or sustainable basis for risk management. The approach outlined in this assessment supports the progressive AI governance operationalization by translating high-level requirements into concrete, technical controls and validation checks that can be executed on an ongoing basis. This enables supporting informed decision-making on AI-related risks, their likelihood, and appropriate mitigation measures over the full lifecycle of the AI system.





EXECUTIVE SUMMARY

Unique AI Investment Insights Compliance with FINMA guidance

The scope of this report is to assess compliance of Unique AI Investment Insights Agent with respect to the FINMA guidance, from the perspective of a deployer (i.e., a financial institution). The table below summarizes the principles and risks as per FINMA guidance, along with the technical assessment performed to mitigate the risks, as well as the overall status.

FINMA GUIDANCE Governance and risk management when using artificial intelligence			
PRINCIPLE	RISK	ASSESSMENT	STATUS ¹
Testing and ongoing monitoring Ensure AI applications are adequately tested before and during use, with clear performance indicators, thresholds and continuous monitoring.	Inadequate AI testing and validation Weaknesses in performance indicators, test design and validation undermine assurance on accuracy, robustness, stability and if necessary bias.	🛠️ ACCURACY 🛠️ ROBUSTNESS 🛠️ STABILITY 🛠️ HALLUCINATIONS	✅ COMPLY
	Insufficient ongoing monitoring and control Lack of regular checks, thresholds and monitoring of data drift and user overrides leads to undetected AI system degradation.	📁 USER OVERRIDES	✅ COMPLY
Explainability Ensure AI results can be understood, explained and critically assessed.	Lack of explainability Users cannot understand or explain AI system outputs, limiting ability to critically assess decisions and satisfy stakeholder expectations.	🛠️ SELF-KNOWLEDGE 🛠️ FAITHFULNESS 🛠️ HALLUCINATIONS	✅ COMPLY
	Lack of reproducibility AI system outputs cannot be reproduced or checked for repeatability, undermining trust, auditability and critical assessment.	🛠️ REPEATABILITY	✅ COMPLY

🛠️ Denotes technical assessment²

📁 Denotes capability assessment³

📌 FINMA vs EU AI Act Obligations

EU AI Act defines obligations for both AI system providers and deployers. In contrast, as a regulator, FINMA defines obligations only for the financial institutions that deploy AI systems. This has been reflected in the assessment design, which was performed from the point of a financial institution deploying the AI system.

VERSION ASSESSED Version v2025.52-f0dafa of Unique AI Platform was assessed

¹ The comply status denotes that the capabilities, performance, documentation and architecture of the AI system enables the financial institution deploying it to comply with the FINMA requirements.

² Technical assessment includes defining a suitable benchmarking suite (either manually or automatically) that can be automatically executed and checked whether the performance is fit for purpose (i.e., via thresholds or monitoring for performance degradation).

³ Capability assessment check assesses whether the AI system has a given capability (i.e., ability to log user overrides), including sufficient documentation.



ASSESSED AI SYSTEM

UNIQUE

Investment Insights Agent

Unique AI Investment Insights Agent is designed to streamline the process of querying stock universes and preparing detailed investment recommendations for banks and other financial services providers. The assistant can:

- Extract stock data based on natural language queries that specify customer interests and criteria, such as sustainability ratings or buy signals.
- Load fact sheets of identified stocks into a Large Language Model (LLM) to extract relevant rationales, providing detailed insights and justifications for each stock.
- Generate follow-up emails to customers, including detailed investment stories and attaching relevant fact sheets.

The screenshot shows the Unique AI Investment Insights Agent interface. On the left is a sidebar with navigation options like 'Explore Spaces', 'Investment Insights', and 'Recents'. The main area displays a line chart comparing OKLO and NLR stock performance from 2025 to April. Below the chart are tables for 'Metrics' for both OKLO and NLR, including Open, High, Close, Market Cap, Price Earnings Ratio, Volume, Year High, Year Low, Dividend Yield, and Volatility 30 Days. A chat window is overlaid on the right with three prompts:

- PS Manuel is interested in Oklo Inc. stock. What is our recommendation for this stock?
- PS Provide the pros and cons of investing in Oklo based on the earnings call Q2-Q3 2024
- PS ...

i Enterprise-ready AI Solutions

Unique AI's technical architecture is designed to deliver enterprise-ready AI solutions, particularly for the financial services industry. The platform employs a Retrieval-Augmented Generation (RAG) approach, combining retrieval-based and generation-based methods to ensure accurate and contextually relevant responses. The platform also supports flexible deployment options, including cloud and on-premises setups, tailored to client needs.



ASSESSMENT SETUP

Connecting to the AI System Under Test

To facilitate comprehensive assessment across a wide range of scenarios in a reproducible and transparent manner, all tests are automated and use programmatic access to the System Under Test (SUT). To do so, the initial setup consisted of Unique AI creating a new organization in an existing production tenant and onboarding the LatticeFlow AI team as standard users. Afterwards, LatticeFlow AI team created connections to the SUT at different levels of granularity, allowing different assessment types.

i Independent External Assessment

It is crucial that the access to the System Under Test (SUT) provided to the assessor was **exactly the same** as any other deployer that falls under FINMA obligations would have. As a result, only publicly available and documented APIs and SDKs were used.

Level 1 Access - Chat Completion

The level 1 access corresponds to a black-box connection to the SUT that mimics a typical user interaction with the system consisting of chatting with an AI Agent. This allows assessing fine-grained correctness of individual claims.

- Chat Interaction: The integration consisted of using the existing Unique AI's chat API and wrapping it as an OpenAI compatible endpoint.

Level 2 Access - Chat Completion + References

The level 2 access exposes information necessary to access fine-grained groundedness of individual claims with respect to the references provided by the AI Agent.

- References: The chat API already includes reference IDs in the response and a separate step was added to query the reference content for given reference ID.

Level 3 Access - Knowledge Base

The level 3 access exposes access to the knowledge base, either the documents or the processed chunks, allowing advanced automations to generate domain specific test cases based on the knowledge base contents.

- Knowledge Base: Existing public API was used to connect to the knowledge base.

What funds do we have that include Oklo Inc stock?

VanEck Uranium and Nuclear ETF (Ticker: NLR) - Oklo Inc accounts for 6.35% of its net assets.

What funds do we have that include Oklo Inc stock?

VanEck Uranium and Nuclear ETF (Ticker: NLR) - Oklo Inc accounts for 6.35% of its net assets [1]

▼ 1 reference

📄 NRL_Uranium ETF_US92189F6016.pdf

> Hallucination Check ✓

KNOWLEDGE BASE

- 📄 NRL_Uranium ETF_US92189F6016.pdf
- 📄 GB0009895292.pdf
- 📄 LU0498180768.pdf
- 📄 SE0000108649.pdf

CHUNKS

☰ ☰ ☰ ☰



METHODOLOGY

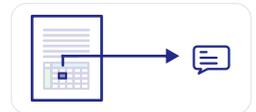
Task Types

The accuracy, completeness, and consistency of the Unique AI Investment Insights Agent are critical to maintaining trust and sound business outcomes for the Relationship Managers using the system. The assessment is therefore designed to evaluate the system's performance across seven high-level tasks of increasing complexity, reflecting common real-world usage.

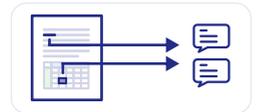
Unstructured Fact Retrieval Verifies that individual facts in the unstructured text of the documents (i.e., pdfs, factsheets, earning calls) can be retrieved correctly.



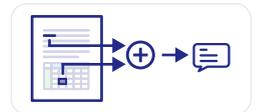
Structured Fact Retrieval Verifies that individual facts in the structured data of the documents can be retrieved correctly. This is especially difficult for financial data, which includes complex tables from various sources.



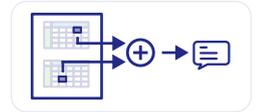
Multiple Facts Retrieval Verifies that multiple (dependent or independent) facts can be correctly retrieved at the same time, and not just individually.



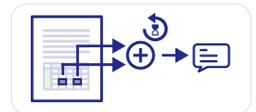
Derived Calculation Verifies that not only multiple facts can be retrieved at the same time, but also that a derived calculation can be correctly performed on the retrieved data.



Cross Source Retrieval Verifies that extracting facts from structured information across multiple similar data sources does not cause the AI system to produce incorrect results.



Temporal Fact Retrieval Verifies that extracting facts based on time-specific user instructions (such as only for certain years or a defined time period) does not cause the AI system to produce incorrect results.



Multiple Document Retrieval Verifies that the system can correctly find, extract and process informations from multiple documents at the same time.

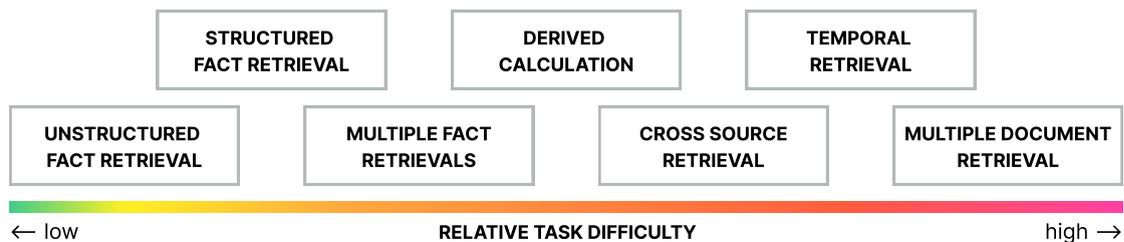
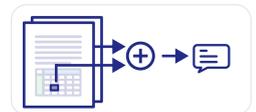


Figure 1. Illustration of the relative task difficulty, from low to high, of the different task types. Note, low difficulty does not denote that the task is easy to solve. In contrast, all the tasks are non-trivial to solve as they operate on large amounts of data.





METHODOLOGY

Definitions

AI System Input The AI system input corresponds to the inputs provided by the user as part of an interactive session.

Ground Truth Answer The correct (reference) answer used for evaluation.

AI System Answer The output generated by the AI system after processing the user input (including retrieved context).

EXAMPLE (AI SYSTEM INPUT + AI SYSTEM ANSWER)

What was the Microsoft's ROE in 2024?

AI SYSTEM INPUT



Microsoft's return on equity in 2024 was 38.8%

AI SYSTEM ANSWER

Claim A claim is a discrete, atomic, factual assertion that can be verified as true or false against a source or evidence. Each claim is represented using the subject–predicate–object (SPO) form.

EXAMPLE (CLAIM)

Microsoft has the higher ROE: Microsoft ROE is 38.8% and ABB ROE is 28.6%.

GROUND TRUTH ANSWER



— subject — predicate — object

- Microsoft's return on equity is 38.8%
- ABB's return on equity is 28.6%
- Microsoft's ROE is higher than ABB's

CLAIMS

Claim Entailment Claim entailment evaluates whether a claim from a given *claim source* is supported by a given *entailment target*.

- A *claim source* is the text from which the claims are extracted (i.e., the ground truth answer or the AI system answer).
- An *entailment target* is the text against which those claims are verified (i.e., the ground truth answer, the AI system answer, or the retrieved references).

For each claim extracted from the claim source, entailment is determined by checking whether the entailment target explicitly states the claim, or contains sufficient information to logically imply the claim.

EXAMPLE (CLAIM ENTAILMENT)

Microsoft's return on equity is 38.8%

CLAIM

+

Microsoft reported a return on equity of 38.8%, reflecting strong profitability.

ENTAILMENT TARGET



Entailed

CLAIM ENTAILMENT

Reference A reference is a piece of text or a full document retrieved from a knowledge base used by the AI system to support the AI system answer.





LIMITATIONS

The following limitations outline the boundaries of this assessment presented in this report and highlight considerations that deploying financial institutions should take into account when interpreting the results and applying them in practice.

Deployer-specific Data Financial institutions deploying the AI system typically rely on a combination of publicly available information (e.g., earnings calls, fact sheets, or real-time financial data) and institution-specific proprietary data. While the underlying system capabilities are not materially affected by the concrete data sources used, the system performance is data-dependent. Consequently, each deployer is required to validate the system's performance in its own environment, including its specific data sets to ensure ongoing output quality is in line with FINMA expectations.

Performance Thresholds FINMA guidance requires financial institutions to define appropriate performance thresholds across relevant risks and control objectives, and to ensure that these thresholds are monitored on an ongoing basis. As suitable thresholds depend on the institution's risk appetite and the implemented mitigating controls, the definition of concrete threshold values was outside the scope of this assessment. Instead, the assessment results are intended to support institutions in defining thresholds and validation methods.

AI Governance Compliance with FINMA guidelines requires financial institutions to establish and maintain a comprehensive AI governance framework, including a central AI inventory, risk classification, and clearly defined roles and responsibilities. As these governance requirements apply at an institutional level and are independent of the specific AI system assessed, they were considered out of scope for this assessment.





AI Governance. Done Right.



Featured In



REUTERS

