Key Information Document (KID)

Purpose

This key information document provides essential information relating to the financial instrument (the "Product"). It is not intended for marketing purposes. The information contained herein is prescribed by law to help you understand the nature of this Product and the risks, costs, potential gains and potential losses associated with it, and compare it with other products.

Product

Name of product	Helvetica Swiss Living Fund (the "Fund")
ISIN / currency	CH0495275668 / CHF
Name of issuer	Helvetica Property Investors AG, Brandschenkestrasse 47, 8002 Zurich (the "Fund Management Company")
Supervisory authority	The Fund Management Company is authorized by the Swiss Financial Market Supervisory Authority (FINMA).
Product approval	The fund contract is subject to approval by FINMA in accordance with Art. 15 para. 1 a) CISA. Said approval was granted by means of a decree dated July 5, 2018.
Contact	Helvetica.com +41 43 544 70 80 office@helvetica.com
Issue date	This document was first created on December 23, 2022, and most recently revised on April 4, 2025.

Advisory

You are about to purchase a product that is not straightforward, and can be difficult to understand.

What kind of product is it?

Nature

The Fund is an investment fund under Swiss law that qualifies as a "real estate fund" in accordance with the Swiss Federal Act of June 23, 2006, on Collective Capital Investment Schemes (CISA).

Yield factors

The most important factors that determine the yield are the net income (rental income), the properties' operating costs, changes in market value and adjustments to the valuation of properties, and the Fund's costs.

Calculation of the yield

The yield is calculated in accordance with the "Specialist information factsheet on the key figures of real estate funds" issued by the Asset Management Association Switzerland (AMAS) on September 13, 2016. The return on investment corresponds to the change in the Fund's net assets (including the revaluation of properties), assuming that the income generated is reinvested directly in the Fund. The distribution is therefore found using the formula provided below. The net yield rises if net income goes up and the properties' market values stay the same.

Distribution yield (%) = (gross effective distribution / unit market price at the end of the period) x 100.

Investment policy and investment goals

The Fund mainly invests in residential properties throughout Switzerland, as well as other investments that are permissible in accordance with the fund contract. It invests in properties in the low to mid-range price segments, with a focus on properties in locations with good infrastructure and stable population growth. The Fund's investment goal is to preserve value in the long term and generate appropriate distributions.

Duration

The Fund is set up for an indefinite period of time.

Listing

The Fund is a real estate fund listed on SIX Swiss Exchange ("SIX"). Investors can buy and sell units on SIX on any day of trading. Alternatively, investors can redeem their units as of the end of an accounting year after notifying the Fund Management Company at least twelve months in advance, and ask for them to be paid out in cash based on their net asset value (less any redemption costs).

The Fund Management Company or custodian bank may dissolve the Fund by terminating the fund contract, subject to a one-month period of notice.

Deferral of repayment

In exceptional cases, in the interest of the community of investors, the Fund Management Company may defer the repayment of units if:

a) A market that serves as the basis for the valuation of a substantial portion of the Fund's assets is closed, or trading on such a market is restricted or suspended;
b) A political, economic, military, monetary or some other form of emergency is occurring;
c) The real estate fund is unable to execute transactions due to foreign exchange restrictions or restrictions on other transfers of assets;
d) A large number of units are redeemed, potentially significantly impacting the interests of other investors.

Distributions

The real estate fund is a distributing fund. Income is distributed within four months of the closing of the accounting year.

Target group and target market

The Fund is open to all investors. It is suitable for investors based in Switzerland with a long-term investment horizon, who are mainly looking for stable value and steady income.

What are the risks, and what could I get in return?

The Fund is subject to the investor protection provisions of the Swiss Federal Act of June 23, 2006, on Collective Capital Investment Schemes (CISA). While those provisions may at best mitigate the risks listed below as examples, they cannot rule them out entirely.

Issuer risk
The Product's assets are held separately from the Fund Management Company's assets in accordance with the law. The Fund's assets cannot be held liable for the Fund Management Company's liabilities.

Market risk
The Fund invests in real estate and real estate projects in Switzerland. This means that it is affected by economic trends and the general economic conditions in Switzerland. Specifically, negative economic trends can lead to increased vacancy rates for the properties held by the Fund. General economic downturns, changes in the rate of inflation in Switzerland, or a reduction in the appeal of Switzerland's main economic regions compared to other countries could also have a negative impact on the Fund.
A sharp rise in the interest rate risk could also lead to problems with refinancing, as a result of which it could prove necessary to liquidate properties at unfavorable prices.

Liquidity risk
The liquidity of the Swiss real estate market is limited, as demonstrated by the fact that larger properties in particular can only be bought or sold at short notice by making corresponding concessions with regard to the purchase price. The limited liquidity of the real estate market could make it impossible to immediately invest all available cash and cash equivalents in direct real estate investments, causing them to temporarily constitute a more substantial item in the Fund's books. This could affect the return on investment. It may be necessary to pay negative interest on cash balances held at banks.

Foreign currency risk
There is no foreign currency risk.

Divestment and reinvestment risk
A large number of investors could request the redemption of their units at the same time. In extreme cases, this could lead to the dissolution of the Product. This kind of selling pressure negatively affects the sales revenue that can be achieved.
The Fund Management Company or custodian bank can bring about the dissolution of the real estate fund at any time, subject to a one-month period of notice. For investors, this poses the risk of having to take receipt of money and find a new investment opportunity.

Performance risk
The table below shows how much investors could receive in return in the next 1, 5 and 10 years in various different scenarios if they invest CHF 10,000 in units of the Product. The scenarios show how their investment could develop, taking the effective applied commission rates into account. They merely provide an indication of potential changes in value based on the returns achieved in the past, and therefore offer no guarantee of the Product's future performance. The stated figures may not include all of the costs, such as those that investors pay to advisors or sales partners. The figures do not take investors' personal tax situations into account, which can also affect the amount repaid.

Performance scenarios

Scenario		Return on investment p.a.	Holding period 1 year	Holding period 5 years	Holding period 10 years
Optimistic	Excluding/including total costs	7.0%	10'700 10'487	14'026 13'175	19'672 17'523
Neutral/average	Excluding/including total costs	2.0%	10'200 9'987	11'041 10'339	12'190 10'797
Pessimistic	Excluding/including total costs	-5.0%	9'500 9'287	7'738 7'211	5'987 5'255

What happens if the Fund Manager is unable to make payment?

The Fund's assets are special assets in accordance with the law, and are not affected by the potential insolvency of the Fund Management Company. Investors face no risk of financial losses if the Fund Management Company defaults on its payments.

What costs are incurred?

Total costs
The reduction in yield (RIY) shows how the total costs you pay affect the return on investment that you could achieve. The total costs include both recurring and non-recurring costs. When fund units are redeemed, a redemption commission and potentially also a deduction from the net asset value must be paid. The amounts given here correspond to the cumulative costs of the Product over three different holding periods. The stated figures assume that you invest CHF 10,000. The costs may vary slightly depending on the scenario. The table below is based on a neutral scenario. The figures are estimates, and could differ in the future.

Costs over time

Investment of CHF 10,000	1 year	5 years	10 years
Scenario total costs	213	527	732
Reduction in yield (RIY) per year	2.13%	1.33%	1.23%

Breakdown of costs
The table below shows:
a) How, each year, the different types of costs affect the

return on investment that you could receive at the end of the recommended holding period;
b) What the different cost categories include.

Non-recurring costs

Issue commission	No more than 5% of net asset value	These costs may be incurred in the event of an issue and are included in the issue price.
Redemption commission	No more than 2% of net asset value	These costs are incurred when you return units to the Fund Management Company, and are deducted from the price.
Markup on net asset value	No more than 5%	Incidental costs attributed to the fund assets incurred by the Fund from the investment of the amount paid in.
Deduction from net asset value	No more than 5%	Incidental costs attributed to the fund assets incurred by the Fund from the sale of investments.
Commission for the purchase and sale of land	No more than 2% of the sale price	Commission incurred for the purchase or sale of land for the Fund by the Fund Management Company.
Commission for the completion of construction projects, renovations and conversions	No more than 4% of the construction costs	Commission incurred for the completion of construction projects and the conversion or renovation of properties by the Fund Management Company for the Fund.

Running costs

Other costs	1.13%	These costs include the management fee and custodian bank fee, as well as the other costs listed in section 19 of the fund contract. (TER REF MV)

Sales fee

The costs of sales activities are covered by the non-recurring payment of the issue commission. No other sales fees are provided for.

How long should I hold the investment, and can I prematurely withdraw money?

Minimum holding period

We recommend holding this Product for at least five years. This is the time in which an investment in the Product is expected to reach the break-even point. Please note that no guarantee is offered in this regard. The more the actual holding period deviates from the Product's recommended holding period, the more the actual potential gain or loss may deviate from the assumptions. A different holding period may be advisable for individual investors depending on their needs and limitations.

Divestment procedure

The Fund Management Company may prematurely repay redeemed units if the investor requests this in their notice of redemption and all investors who have requested premature repayment can be satisfied. If investors wish to be repaid prematurely, they must request this in writing when giving notice of redemption. Both ordinary and premature repayments shall be made within three months of the closing of the accounting year.

Fungibility

The units are traded over-the-counter via the bank J. Safra Sarasin, Alfred-Escher-Strasse 50, P.O. Box, 8022 Zurich.

How can I make a complaint?

Investors can submit complaints regarding the Product or the Fund Management Company directly to their Client Advisor or the Fund Management Company:
Helvetica Property Investors AG, Brandschenkestrasse 47, 8002 Zurich, email: office@helvetica.com.
They can also contact the ombudsman's office:
OFS Ombud Finance Suisse, 16 Boulevard des Tranchées, 1206 Geneva, email: contact@ombudfinance.ch

Other useful information

You can obtain information on the real estate fund, the prospectus with integrated fund contract and the latest annual and semi-annual reports, as well as other information, free of charge from the Fund Management Company, from the custodian bank, or online at Helvetica.com.

The information provided in this document does not constitute a recommendation to buy or sell the Product.