

Key information document

Purpose

This key information document provides you with essential information on this financial product. It does not constitute advertising material. This information is required by law to help you understand the nature, risk, cost and potential gains and losses of this product and to compare it with other products.

Product

Name of product:	Helvetia (CH) Swiss Property Fund (the "Product")
Name of issuer:	Helvetia Asset Management Ltd (the "Fund Management Company"), St. Alban-Anlage 26, 4052 Basel
ISIN/currency:	ISIN: CH0513838323, Security no.: 51383832, ticker: HSPF, accounting currency: Swiss franc
Telephone number:	You can obtain further information by phone on +41 (0)58 280 19 00
Website:	www.helvetia-am.ch
Supervisory authority:	The issuer is subject to supervision by the Swiss Financial Market Supervisory Authority FINMA.
Product approval:	The fund contract for the Helvetia (CH) Swiss Property Fund is subject to approval by FINMA. The fund contract was approved in the ruling of 5 June 2024 and entered into force on 25 June 2024.

This document was first prepared on 25 June 2024.

You are about to acquire a product that is not simple and can be difficult to understand.

What kind of product is it?

Legal form and applicable law

The Product is an investment fund under Swiss law of the type "real estate fund" within the meaning of Art. 25 et seq. in conjunction with Art. 58 et seq. of the Swiss Act on Collective Investment Schemes of 23 June 2006 ("CISA").

Type of product

The investment objective of the Helvetia (CH) Swiss Property Fund is primarily to earn a stable current income and to generate positive changes in value through direct investments in Swiss real estate. The Product invests in real estate with a focus on large and medium-sized cities and their surrounding urban areas throughout Switzerland, with the aim of broad regional diversification. The portfolio is mostly invested in residential properties, supplemented by mixed-use and commercial properties. The Product holds the properties directly and does not use any derivatives. In addition to income and risk considerations, the Fund Management Company also includes sustainability criteria in its investment strategy which in turn take account of the three sustainability dimensions – society, the economy and the environment – and integrates them into the entire property life cycle. The Product is not divided into unit classes.

Term and termination

This Product runs for an indefinite period. The Fund Management Company or the custodian bank may dissolve the Product by terminating the fund contract with a one-month notice period. The amount received by the investor upon early termination may be lower than the amount invested. Investors may terminate their units at the end of each financial year, subject to a notice period of twelve months, and demand cash payment of their units in the real estate fund.

Early repayment

Under certain conditions, the Fund Management Company may repay units that have been terminated during a financial year early. If an investor wishes early repayment, they must request this in writing upon termination. Both ordinary and early repayment shall be made within three months of the end of the financial year. In the interest of all investors, the Fund Management Company may temporarily and exceptionally postpone repayment of the units in accordance with the provisions of §17 section 5 of the fund contract.

Investor target group

This Product is aimed at professional and institutional investors as well as knowledgeable private investors with sufficient knowledge and experience in respect of collective investment schemes and similar products and who are able to bear an average investment loss and have a medium- to long-term investment horizon.

What are the risks and what might I get back in return?

Overall risk indicator



The risk indicator is based on the assumption that you will hold the Product for 5 years. If you terminate the investment early, the actual risk may differ significantly, and you may receive less in return. You may not be able to sell your product easily, or you may have to sell it at a price that significantly reduces the amount you receive.

The overall risk indicator helps you to assess the risk associated with this Product compared to other products. It shows how likely you are to lose money on this Product because the markets are developing in a certain way. We have classified this Product as 4 out of 7, a medium risk class. Be aware of the currency risk if your reference currency is different from the Product's accounting currency. You may receive payments in another currency, so your final return will depend on the exchange rate between the two currencies. Investors are advised that the Product may be exposed to further risks, such as operational, counterparty, political, sustainability and legal risks, which are not taken into account by the overall risk indicator. This Product does not provide protection against future market developments so you could lose all or part of the invested capital.

Performance scenarios

The figures quoted include all costs relating to the Product itself, but may not include all costs that you have to pay to your advisor or distributor. The figures quoted do not take account of your personal tax situation, which may also affect how much you get back. **What you ultimately receive with this Product will depend on the future market development, but this is uncertain and cannot be predicted with any real accuracy. The presented unfavourable, moderate and favourable scenarios illustrate the worst, average and best performance of the Product/an appropriate benchmark in the last 5 years. The markets could develop completely differently in the future.**

Recommended holding period:		5 years	
Investment example:		CHF 10,000	
		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Scenarios			
Unfavourable scenario	What you could get after deducting costs	CHF 8,356	CHF 7,554
	Annual average return	-16.4%	-5.4%
	<i>This type of scenario occurred with an investment in SXI Real Estate Funds Broad (SWIT) between 03.2019 - 03.2024.</i>		
Moderate scenario	What you could get after deducting costs	CHF 9,928	CHF 11,066
	Annual average return	-0.7%	2.1%
	<i>This type of scenario occurred with an investment in SXI Real Estate Funds Broad (SWIT) between 03.2019 - 03.2024.</i>		
Favourable scenario	What you could get after deducting costs	CHF 11,764	CHF 16,128
	Annual average return	17.6%	10.0%
	<i>This type of scenario occurred with an investment in SXI Real Estate Funds Broad (SWIT) between 03.2019 - 03.2024.</i>		

What happens if Helvetia Asset Management Ltd is unable to make the payout?

Investors who have invested in this Product are not at risk of financial loss in the event of a default by Helvetia Asset Management Ltd, as the assets of the Product constitute a segregated pool of assets and are not affected by a possible insolvency of the issuer.

What costs will be incurred?

The person who sells you this Product or advises you on it may charge you additional costs. If this is the case, this person will inform you of these costs and explain how these costs will affect your investment.

Costs over time

The tables show amounts that are taken from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the Product and how well the Product performs. The amounts presented here illustrate a sample investment sum and various possible investment periods.

We have made the following assumptions:

- In the first year, you would receive the invested amount back (0% annual return). For the other holding periods, we have assumed that the Product will develop as shown in the average scenario
- CHF 10,000 has been invested

	If you exit after 1 year	If you exit after 5 years (recommended holding period)
Total costs	CHF 438	CHF 861
Annual impact of costs (*)	4.4%	1.6%

(*) This information illustrates how costs reduce your annual return during the holding period. For example, if you exit at the end of the recommended holding period, your average annual return will be 3.7% before costs and 2.1% after costs.

Breakdown of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	1.5% of the value of your investment upon entry.	CHF 150
Exit costs	2% of the value of your investment before it is paid out to you.	CHF 199
Ongoing costs per year		
Management fees and other administrative and operating costs (including distribution costs)	0.8% of the value of your investment per year.	CHF 79
Transaction costs	0.1% of the value of your investment per year.	CHF 10
Additional costs under certain conditions		
Performance fees:	There is no performance fee for this Product.	n/a

How long do I need to hold the investment for and can I withdraw money prematurely?

Recommended holding period: 5 years

In accordance with the investment objective described above, the Product is designed for a medium- to long-term investment horizon.

This is an open-end product. The investor may demand the payment of their units in cash at the end of any accounting year, subject to a notice period of 12 months. The units of the Product are listed on SIX Swiss Exchange and are traded daily on stock exchange business days.

How can I make a complaint?

A complaint regarding the person responsible for providing advice about or selling a product can be addressed directly to that person or to the bank. A complaint regarding this Product or document can be made at the following address: Helvetia Asset Management Ltd, St. Alban Anlage 26, 4052 Basel, +41 (0)58 280 1900 or by e-mail to: h-am@helvetia.ch

Other relevant information

This key information document does not contain all the information about this Product. Further information about the Helvetia (CH) Swiss Property Fund, the prospectus with integrated fund contract and the current annual and semi-annual report in German can be requested free of charge from Helvetia Asset Management Ltd or online at www.helvetia-am.ch

The information contained in this document does not constitute a recommendation to buy or sell the Product and does not replace individual advice by the bank or the investor's advisor.

The latest version of this key information document is available at www.helvetia-am.ch and www.swissfunddata.ch