

Key Information Document

Purpose

This information sheet provides you with key information about this investment product. It is not marketing material. This information is required by law to help you understand the type of product, the risks and costs involved as well as the potential profits and losses, and to help you compare it with other products.

Product

Product name **Residentia, an investment fund under Swiss law of the type "real estate fund".**

Manufacturer **UBS Fund Management (Switzerland) AG**

ISIN CH0100612339

Phone For more information, please call +41 61 288 2020.

Website www.ubs.com/funds

The Swiss Financial Market Supervisory Authority (FINMA) is responsible for supervising UBS Fund Management (Switzerland) AG, Basel in relation to this key investor information.

This PRIIP is authorized in Switzerland.

UBS Fund Management (Switzerland) AG is authorized in Switzerland and regulated by the Swiss Financial Market Supervisory Authority FINMA.

Date of production of the KID: 16 September 2024.

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

RESIDENTIA is an investment fund under Swiss law of the "Real estate fund" category of the Federal Act on Collective Investment Schemes of 23 June 2006.

Term

This product does not have a maturity date (in other words, it is open-ended). The manufacturer may terminate the product early. The amount you would receive if such early termination took place might be lower than the amount you invested.

The recommended holding period (RHP) is displayed in the section "How long should I hold it and can I take money out early?".

Objectives

The investment objective of the real estate fund is primarily the long-term preservation of assets and the distribution of adequate returns, which are based on a careful use of non-renewable resources and actions to support climate protection. The fund management company embeds sustainability into standards, strategy and operations, making it central to all decisions taken, be that in relation to the real estate funds managed, the underlying properties or the ongoing development of the organisation. The fund management company invests the assets of this real estate fund in real estate in southern Switzerland. Southern Switzerland here is understood to mean the cantons of Ticino and Graubünden, which are both part of the Swiss Confederation. The real estate fund primarily owns properties directly. At least two-thirds of this real estate includes residential properties or mixed-use properties.

This share class is a distributing share class. The share class may pay dividends.

Intended retail investor

This fund applies to retail investors with an advanced financial understanding, who can accept a possible loss on the investment amount. The fund is aimed at preserving the investment value, while granting daily access to the capital under normal market conditions. With their investment in this fund, investors can satisfy medium term investment needs. The fund is suited to be acquired subject to a test of the investor's financial knowledge and experience.

Custodian bank

UBS Switzerland AG

Additional information

Information on Residentia and the available unit classes as well as the full prospectus and the current annual or semi-annual reports and other information can be obtained free of charge from the fund management company, the central administration agent, the depositary, the custodian bank, the fund distributors or online at www.ubs.com/funds. The current price is available at www.ubs.com/funds

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

Indicator



Lower risk

Higher risk



The risk indicator assumes you keep the product for 4 years.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class.

This classifies the potential losses from future performance as medium to low. The past is not a reliable guide to the future, so the actual risk of loss may vary significantly.

The product can be subject to other risk factors which are not included in the summary risk indicator (SRI), such as operational, political and legal risks. See the prospectus for further details.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average, and best performances of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		4 years	
Example Investment:		CHF 10 000	
		If you exit after 1 year	If you exit after 4 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	CHF 3 490	CHF 4 250
	Average return each year	-65.1%	-19.3%
Unfavourable	What you might get back after costs	CHF 7 980	CHF 7 900
	Average return each year	-20.2%	-5.7%
Moderate	What you might get back after costs	CHF 9 700	CHF 10 510
	Average return each year	-3.0%	1.3%
Favourable	What you might get back after costs	CHF 14 220	CHF 22 580
	Average return each year	42.2%	22.6%

The stress scenario shows what you might get back in extreme market circumstances.

The figures shown include all costs of the product itself. The figures do not take account of your personal tax situation, which can also have an impact on how much you receive back.

What happens if UBS Fund Management (Switzerland) AG is unable to pay out?

Losses are not covered by any investor compensation or guarantee scheme. In addition, in relation to UBS Switzerland AG, which as the Fund's custodian is responsible for the safekeeping of its assets (the "Custodian"), there is a potential risk of default in the event that the Fund's assets held with the Custodian are lost. However, this risk of default is limited as the Custodian is required by law and regulation to segregate its own assets from the Fund's assets. The Custodian shall be liable to the Fund or the Fund's investors for any loss of a financial instrument held in custody by the Custodian or its delegate, unless the Custodian can demonstrate that the loss resulted from an external event beyond its control.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The table shows the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods, we have assumed that the product performs as shown in the moderate scenario.

- 10 000 CHF is invested.

	If you exit after 1 year	If you exit after 4 years
Total costs	CHF 1 007	CHF 1 132
Annual cost impact (*)	9.9%	2.9% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 4.2 % before costs and 1.3 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.0% of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to CHF 500
Exit costs	5.0% of your investment before it is paid out to you.	CHF 474
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.4% of the value of your investment per year. This is an estimate that is based on last year's actual costs. For products launched less than one year ago, this is an estimate based on the representation costs.	CHF 40
Transaction costs		CHF 0
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	CHF 0

The figures do not take into account additional fees charged as anti-dilution protection for existing/remaining investors when buying or selling. Additional information on costs can be found in the sales prospectus at www.ubs.com/funds

How long should I hold it and can I take money out early?

Recommended holding period: 4 Year(s)

The recommended holding period for this product is 4 year(s). This is the holding period we recommend based on the risk and the expected return on the product. Please note that the expected return is not guaranteed. The more the actual holding period deviates from the recommended holding period of the product, the more your actual risk return will deviate from the product assumptions. Depending on your needs and restrictions, a different holding period may be suitable for you. We therefore recommend that you discuss this point with your client advisor.

Investors may redeem their units at the end of an accounting year, subject to a 12-month notice period.

How can I complain?

If you have a complaint about the product, the producer of the product or the person who recommended or sold you the product, please contact your customer service representative or contact us at sh-am-complaint-switzerland@ubs.com.

Other relevant information

Information on historical performance and calculations of past performance scenarios can be found at www.ubs.com/funds.