



## 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 performance of the product over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions.

Recommended holding period:		5 years	
Example Investment:		CHF 10.000	
Scenarios		If you exit after 1 year	If you exit after 5 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment</b>		
<b>Stress scenario</b>	What you might get back after costs	2.150 CHF	2.240 CHF
	Average annual return	-78,52%	-25,83%
<b>Unfavourable scenario</b>	What you might get back after costs	7.790 CHF	6.740 CHF
	Average annual return	-22,07%	-7,6%
<b>Moderate scenario</b>	What you might get back after costs	10.330 CHF	11.580 CHF
	Average annual return	3,25%	2,97%
<b>Favourable scenario</b>	What you might get back after costs	13.120 CHF	14.790 CHF
	Average annual return	31,17%	8,15%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. Due to market risk exposure, you can lose some or all of the amount invested during the recommended holding period of 5 years.

- **Stress scenario:** shows what you might get back in extreme market circumstances.
- **Unfavourable scenario:** This type of scenario occurred for an investment between January 2022 and May 2024
- **Moderate scenario:** This type of scenario occurred for an investment between March 2015 and March 2020
- **Favourable scenario:** This type of scenario occurred for an investment between September 2014 and September 2019

## What happens if Swiss Finance & Property Funds Ltd. is unable to pay out?

This product is an investment fund governed by Swiss law of the type "real estate funds" pursuant to the Federal Act on Collective Investment Schemes (CISA) of 23 June 2006. Investors that have invested in this product are not at risk of any financial loss if the fund management company defaults, as the fund assets are classed as special funds and are not affected by any potential insolvency on the part of the manufacturer.

## 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 tables show 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 2025 you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.

Investment CHF 10,000		
Scenarios	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	556 CHF	2.444 CHF
<b>Annual cost impact(*)</b>	5,56 %	4,08 %

(\*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 7.05% before costs and 2.97% after costs.

## Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry cost</b>	5.0% of the amount you pay in when entering this investment (maximum rate when new units are issued).	500 CHF
<b>Exit cost</b>	2.0% of your investment before it is paid out to you (maximum rate on redemption of units).	200 CHF
Ongoing costs [taken each year]		
<b>Management fees and other administrative or operating costs</b>	0.79% of the value of your investment per year. This is an estimate based on actual costs over the last year.	79 CHF
<b>Transaction costs</b>	2.77% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	277 CHF
Incidental costs taken under specific conditions		
<b>Performance fees</b>	The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 CHF

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

### Recommended holding period: 5 years

The recommended holding period for this product is 5 years. This is the period over which an investment in the product is normally expected to reach breakeven. Please note that no guarantee is given in this regard. The greater the actual holding period deviates from the recommended holding period of the product, the more your actual risk of loss will deviate from the product assumptions. If you wish, you can redeem at the product's net asset value before the end of the recommended holding period (to the end of a financial year subject to a notice period of 12 months). Depending on your needs and restrictions, it may be that an entirely different holding period is suitable for you. We therefore recommend that you discuss this point with your client advisor. The fund units of SF Sustainable Property Fund (CHF Distributing) are listed on the stock exchange (SIX Swiss Exchange) under the ticker SFPF and traded on trading days.

## How can I complain?

Any complaint regarding the person advising on, or selling the Product can be submitted directly to that person. Any complaint regarding the Product or this document can be submitted to the following address: Swiss Finance & Property Funds Ltd., Seefeldstrasse 275, 8008 Zürich. Investors shall note that a complaint can also be addressed by e-mail to [info@sfp.ch](mailto:info@sfp.ch).

## Other relevant information

Information about SF Sustainable Property Fund (CHF Distributing), the "prospectus with integrated fund contract" (fund document) and the latest annual and semi-annual reports, as well as additional information, can be obtained free of charge from Swiss Finance & Property Funds Ltd., the custodian bank, the fund distributors or online at [www.sfp.ch](http://www.sfp.ch).

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the product and is no substitute for individual consultation with your bank or advisor. The offering of this product has not been registered under the U.S. Securities Act of 1933. This product may not be offered or sold, directly or indirectly, in the United States of America or to U.S. persons. The term "U.S. person" is defined in Regulation S under the U.S. Securities Act of 1933, as amended.