

Swiss Prime Site Solutions Investment Fund Commercial

Key information document (as per Annex 9 FinSO)

Purpose

This information sheet provides key information about this investment product. It does not constitute advertising. This information is required by law to help you understand the nature, risk, cost, potential gains and losses of this product, and to help you compare it to other products.

Product

Name: Swiss Prime Site Solutions Investment Fund (SPSS IF) Commercial (hereinafter referred to as «the real estate fund» or «the product»)
Created by: Swiss Prime Site Solutions AG (the «fund management company»), Poststrasse 4a, 6300 Zug, Switzerland
ISIN/currency: CH1139099068, invoice currency: Swiss francs
Website: <https://spssolutions.swiss/>
Telephone: +41 58 317 17 17

This collective investment scheme is approved and overseen by the Swiss Financial Market Supervisory Authority (FINMA).
This document was created on 9 December 2025.

Warning

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

What type of product is it?

Nature: The product is an investment fund under Swiss law in the «real estate fund» category within the meaning of Art. 25 et seq. in conjunction with Art. 58 et seq. of the Federal Act on Collective Investment Schemes of 23 June 2006 («CISA»).

The product is not sub-divided into unit classes.

Objectives: The primary investment objective of the real estate fund is to preserve the value of the portfolio properties over the long term and generate an attractive and stable return for investors.

Investment policy: The real estate fund primarily invests directly in real estate assets throughout Switzerland. The preferred investment focus is commercial properties with a high degree of tenant diversification and/or tenants with a high credit rating and reputation. The long-term focus of use will be on office and retail space. Other uses may be added in a subordinate role.

The fund management is committed to an ESG-integrated approach and pursues a sustainable investment policy.

The product does not use derivatives, securities lending or repurchase agreements.

Investor target group: This product is aimed at professional and institutional investors as well as well-informed private investors with sufficient knowledge and experience of collective investment schemes and similar products, the ability to bear an average investment loss and a medium- to long-term investment horizon.

Term and termination: This product has been established for an indefinite period. The fund management company or custodian bank may dissolve the product by terminating the fund contract with one month's notice. This product may also be dissolved by order of the supervisory authority.

Investors may redeem their units at the close of any financial year, subject to 12 months' notice.

Early redemption: Under certain conditions, the fund management company may make an early repayment of the proceeds of units for which notice has been given during a financial year. Investors who wish to redeem units ahead of schedule must request this in writing when giving notice. Both regular and early redemption take place no more than four months after the close of the financial year.

The fund management company may temporarily and exceptionally defer the redemption of units in the interest of all investors, e.g. if a large number of units are redeemed, because this could materially compromise the interests of the other investors.

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

Market risks: Real estate values depend on general economic growth, the specific development of supply and demand for real estate in the various regions, changes in capital market and mortgage interest rates, and changes in inflation. For example, poor economic growth can lead to higher vacancies in the properties held.

Liquidity risks: The real estate market is considered to be fundamentally illiquid. Prices may therefore be negatively affected, depending on the situation. In the case of a short-term purchase or sale of larger properties, in particular, price concessions may be made if the market conditions are unfavourable.

Valuation risks: The valuation of real estate depends on a variety of factors. These include assumptions about the development of market rents, vacancies and discount rates, the latter determined by independent valuation experts as part of the valuation. A property's sales price may differ from its value, depending on market demand.

Price risks: The value of the units of the product may change as a result of the above-mentioned risks, is subject to fluctuations and is based on the respective market value of the investments of the product. The value of the fund units may fall over an extended period, and there is no guarantee that an investor will achieve a specific return or be able to redeem their units with the fund management company at a specific price. An increase in the unit price does not indicate a corresponding increase in the future, and the unit price may deviate considerably from the net asset value under certain circumstances (premium/discount).

Project risks: The construction and renovation of properties, particularly in large-scale projects, is subject to quality, cost and deadline risks. Cost overruns and delayed deadlines cannot be ruled out and may adversely affect the fund.

Building authorisation risks: Project developments are subject to the risk that the necessary building authorisations may not be granted (on time) and/or may be delayed by unforeseeable objections.

Sustainability risks and risks in connection with the sustainability approach: Climate change is giving rise to an increasing number of risks that may have a negative impact on the value of the fund's investments and potentially lead to unforeseen losses, or even total loss in extreme cases. These sustainability risks are divided into «physical risks» and «transitional risks». In addition, the lack of uniform ESG standards makes it difficult to compare sustainable investments. The fund management company relies on external consumption data, the quality of which can only be verified to a limited extent. The climate target of «net zero by 2050» depends on external factors such as building permits or technology development.

Performance scenarios

The table below shows how much you could get back over the next 1, 5 and 10 years under different scenarios if you invest CHF 10 000 in units of the product. The scenarios presented show how your investment could develop, taking into account the commission rates actually applied. The future development of the market is uncertain and cannot be predicted with certainty. The negative, neutral and positive scenarios presented illustrate the worst, average and best performance of the product or a suitable benchmark. However, the markets could develop completely differently in the future. These figures include all the costs of the product itself. The figures shown do not take into account your personal tax situation, which can also affect how much you receive back.

Scenarios	Return on investment p.a.	1 year	5 years	10 years
Positive scenario Not including total costs	8.00%	CHF 10 800	CHF 14 693	CHF 21 589
Positive scenario Including total costs	8.00%	CHF 10 180	CHF 13 713	CHF 20 159
Neutral scenario Not including total costs	4.00%	CHF 10 400	CHF 12 167	CHF 14 802
Neutral scenario Including total costs	4.00%	CHF 9 780	CHF 11 187	CHF 13 372
Negative scenario Not including total costs	-1.00%	CHF 9 900	CHF 9 510	CHF 9 044
Negative scenario Including total costs	-1.00%	CHF 9 280	CHF 8 530	CHF 7 614

What happens if Swiss Prime Site Solutions AG is unable to make the payout?

As an investor in this product, you are not at risk of financial loss if Swiss Prime Site Solutions AG defaults, as the product's assets are considered special assets and are not affected by a possible insolvency of the fund's creator.

What are the costs?

Reduction in yield (RIY) shows how the total costs you pay affect the investment returns that you could receive. The total costs take into account one-off, ongoing and additional costs. The amounts shown here correspond to the cumulative cost of the product for three different holding periods. The figures shown are based on the assumption that you are investing CHF 10 000. The figures are estimates and could be different in the future.

The person who sells you this product or advises you on it may charge you additional costs. If this is the case, the person will inform you about these costs and show you how all costs will affect your investment over time.

Costs over time	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	CHF 620	CHF 980	CHF 1 430
Impact on returns (Reduction in returns) per year	6.20%	1.96%	1.43%



Composition of costs

The following table shows:

- how the different types of costs each year impact the investment return you receive at the end of the recommended holding period;
- what the different cost categories include.

One-off costs	Entry costs	0.80%	of the value of your investment on entry
	Ancillary costs flat rate, investment	0.50%	of the value of your investment on entry
	Exit costs	2.50%	of the value of your investment before it is paid out to you
	Ancillary costs flat rate, sale	1.50%	of the value of your investment before it is paid out to you
Ongoing costs	Portfolio transaction costs	None	Not applicable
	Administrative fees and other administrative or operating costs	0.72%	of the total fund assets
Additional costs	Performance fees	None	Not applicable

How long do I have to keep the investment and can I withdraw money early?

The product has no fixed term. We recommend keeping the investment for at least 5 years. Investors may request redemption of their units in cash at the close of any financial year, subject to 12 months' notice. The units of this product are listed on the SIX Swiss Exchange and are traded every trading day.

How can I make a complaint?

A complaint concerning the person responsible for advising or selling a product may be addressed directly to that person or to the bank. A complaint regarding this product or this document can be made to: Swiss Prime Site Solutions AG, Poststrasse 4a, 6300 Zug, +41 58 317 17 17 or by email to: info@sps.swiss.

Other pertinent information

This key information sheet does not contain all the information about this product. Further information about the product, the sales prospectus with integrated fund contract and the current annual and semi-annual report can be obtained free of charge in German from Swiss Prime Site Solutions AG or online at <https://spssolutions.swiss/>.

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

The latest version of this key information document is available at <https://spssolutions.swiss/> and www.swissfunddata.ch