

As at 31 March 2025

Swiss Life Immo Elements - Portfolio Real Estate

Investment strategy

The periodically financed Swiss Life Immo Elements endowment insurance participates in the development of the Swiss real estate market. For this purpose, half of every premium payment is invested in one of two real estate funds. Each fund invests in directly held Swiss properties. The real estate fund "Swiss Life REF (LUX) Commercial Properties Switzerland" is an NAV-based, non-listed product with a focus on commercial properties, and the real estate fund "Swiss Life REF (CH) Swiss Properties" is a listed fund with a focus on residential properties. There is no investment rebalancing to maintain the 50% allocation. On the basis of the contract-specific investment dates and the resulting individual investment, the contract-specific performance may deviate from the one shown in this factsheet. Further information on the two individual funds is available at www.swisslife.ch/fonds.

Investment suitability

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Performance (in CHF)



	2020	2021	2022	2023	2024
Performance p. a.	3.88%	6.62%	-2.15%	2.16%	4.62%

Source: fund management company

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Portfolio performance

	YTD	1 year	3 years	5 years	10 years	since inception
Performance p. a.	-	4.93%	1.63%	3.77%	-	3.78%
Cumulative performance	1.05%	4.93%	4.99%	20.34%	-	24.04%
Volatility	1.97%	4.24%	4.46%	4.65%	-	4.91%

Source: fund management company

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Composition of the portfolio

1.	Swiss Life REF (LUX) Commercial Properties Switzerland	50.00%
2.	Swiss Life REF (CH) ESG Swiss Properties	50.00%

Source: fund management company

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Fund management company: **Swiss Life Asset Management AG**

Inception date: **11 June 2019**

Ongoing charges under PRIIP-KID: **1.17%**

Source: fund management company

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