

Swiss Life Immo Elements - Portfolio Real Estate

Investment strategy

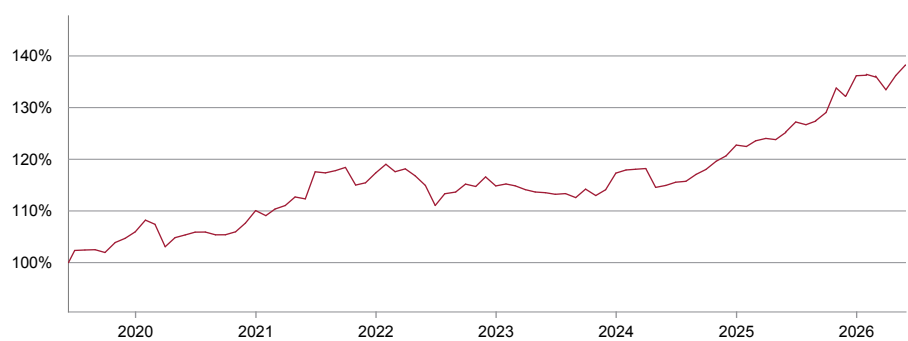
The periodically financed Swiss Life Immo Elements endowment insurance participates in the development of the Swiss real estate market. For this purpose, half of every premium payment is invested in one of two real estate funds. Each fund invests in directly held Swiss properties. The real estate fund "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)



	2021	2022	2023	2024	2025
Performance p. a.	6.62%	-2.15%	2.16%	4.62%	10.94%

Source: fund management company

As at 31 May 2026

Portfolio performance

	YTD	1 year	3 years	5 years	10 years	since inception
Performance p. a.	-	10.29%	6.77%	4.23%	-	4.75%
Cumulative performance	1.49%	10.29%	21.73%	23.03%	-	38.20%
Volatility	5.27%	5.84%	4.57%	5.10%	-	5.00%

Source: fund management company

As at 31 May 2026

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

As at 31 May 2026

Fund management company

Swiss Life Asset Management AG

Inception date 11 June 2019

Ongoing charges under PRIIP KIID 1.17%

Source: fund management company

As at 31 May 2026

Source: fund management company

As at 31 May 2026

Source: fund management company

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As at 31 May 2026

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