

Art. 10 SFDR Disclosure for Art. 8 products

(Effective date 1.2.2023)

Date of publication: February 1st 2023

Version: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (the "Sub-Fund")

LEI: LU1901057684

Summary

The Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (the "Sub-Fund") promotes environmental characteristics in addition to its other investment objectives, incorporates governance aspects into its investment decisions and also considers the Principal Adverse Impacts (PAI). As such, it qualifies as a financial product within the meaning of Art. 8 of (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosure requirements in the financial services sector ("SFDR").

This financial product promotes environmental and social characteristics but does not seek sustainable investments.

On the environmental side, the financial product focuses on climate change mitigation as well as on sustainability risk management and resilience.

It promotes social characteristics by fostering social inclusion.

With increased transparency and stakeholder engagement, the financial product also considers governance aspects as part of its investment strategy.

The consideration of environmental and social characteristics shall be done with at least 80% of the portfolio. The remaining 20% primarily includes the fund's liquidity and net receivables and properties which are at the time being not aligned with the Fund's ESG strategy.

Both in the purchase and during the management phase of the properties, compliance with the characteristics described above is monitored consistently and by means of standardised procedures and processes. For this purpose, sustainability indicators have been defined that make it possible to measure the achievement of objectives. Internal tools are used to monitor target achievement. Multi-level internal control steps are also implemented.

As part of its participation policy, the company is committed, among other things, to a close dialogue with the tenants as users of the property.

The financial product does not use a reference benchmark.

No sustainable investment objective

This financial product promotes environmental or social characteristics but does not have as its objective sustainable investment.

Environmental or social characteristics of the financial product

The Sub-Fund promotes the following environmental and/or social characteristics:

Environmental

- Managing Sustainability Risk & Resilience
 - Through a comprehensive coverage of the portfolio by a climate risk assessment

Social

- Fostering Social Inclusion
 - The Sub-Fund will ensure at all times that its portfolio is covered by at least one inclusion characteristic.
- Enhancing Health, Safety & Wellbeing
 - Through initiatives such as consultation of existing tenants via the use of satisfaction surveys

Governance

- Increasing Transparency and Stakeholder Engagement
 - Through the obtention of specific building level certifications / labels and the participation of the Sub-Fund to external recognition labels
 - Through open dialogue with tenants with regards to ESG matters via the use of Green Clauses

- *Through the selection of direct service providers which have Code of Conducts including human rights aspects*

Investment strategy

The Investment Objective of the Sub-Fund (and, for the avoidance of doubt, all its Subsidiaries and/or Qualified Real Estate Fund(s)) is to achieve an attractive return from capital invested in Real Estate, while reducing investment risks through diversification across countries, sectors and investment styles.

Within the Investment Policy the Sub-Fund will primarily focus on nursing homes, assisted living facilities, medical office buildings and senior living. The Sub-Fund may also invest marginally in psychiatric clinics, rehab clinics, centers for disabled children and other niche healthcare assets. The focus being on existing buildings in good technical condition or forward funding projects, but the Sub-Fund may also invest in project developments (brown field and green field) and in off planned properties.

Investments can take the form of asset deals or share deals. Geographically, the Sub-Fund will invest in Europe, in particular but not limited to, Germany, France, the Netherlands, Belgium, Austria, Spain and Italy. Once the Sub-Fund is fully invested, the target allocation should be of approximately 30% of GAV in Germany, 30% of GAV in France and 40% of GAV in the other European Countries. Investment volumes for individual assets will generally range between EUR 10-40 million.

The assessment of ESG factors in the investment process of the Sub-Fund forms an integral part of the AIFM's fiduciary duties towards its investors and clients.

It is key in the investment process to analyze each investment's ability to create, sustain and protect value to ensure that it will deliver returns whilst promoting the overall ESG characteristics of the Sub-Fund.

Therefore, environmental, social and governance criteria play an important role for real assets to generate long-term risk-adjusted returns. The AIFM strives for investment decisions that support the environment, economy, and health and wellbeing of society to protect it for the future generations.

Besides standard due diligences processes, potential investments are assessed according to pre-acquisition sustainability criteria in order to assess the risks emerging from ESG factors. These ESG assessments shall be an integral part of every acquisition and its documentation. The outcome of such due diligence may result in the exclusion of some investments or tenants that are not in line with the Sub-Fund's ESG criteria or that would expose its portfolio to high levels of sustainability related financial risks.

During the holding phase, the AIFM monitors the ESG factors compliance in accordance to the Sub-Fund's binding elements.

Furthermore, the main adverse impacts on environmental sustainability factors are taken into account. Specifically, the financial product focuses on the following indicators:

- *Exposure to fossil fuels through real estate assets*
- *Exposure to energy-inefficient real estate assets*
- *Energy intensity of assets*
- *Total greenhouse gas (GHG) emissions in CO2eq of real estate assets (sub divided in scope 1,2 and 3 GHG emissions)*

During the holding period, the AIFM monitors compliance with ESG factors in accordance with the fund's binding elements. The following aspects are binding for the fund:

All environmental and / or social characteristics promoted by the Sub-Fund are binding and are fully integrated into its investment strategy. In order to further promote its environmental and / or social characteristics, the Sub-Fund has set out to implement an action focused strategy through its main ESG principles.

They are as follows:

All environmental and / or social characteristics promoted by the Sub-Fund are binding and are fully integrated into its investment strategy.

As described above, the outcome of such due diligence may result in the exclusion of some investments or tenants that are not in line with the Sub-Fund's ESG criteria or that would expose its portfolio to high levels of sustainability related financial risks.

In order to further promote its environmental and / or social characteristics, the Sub-Fund has set out to implement an action focused strategy through its main ESG principles.

They are as follows:

Environmental

- *Managing Sustainability Risk & Resilience*
 - *The Sub-Fund will ensure adequate coverage of the existing portfolio by a dedicated climate risk assessment*

Social

- *Fostering Social inclusion*
 - *The Sub-Fund will ensure at all times that its portfolio is covered by at least one inclusion characteristic*
- *Enhancing Health, Safety & Wellbeing*
 - *Through initiatives such as consultation of existing tenants via the use of satisfaction surveys*

Governance

- **Increasing Transparency and Stakeholder Engagement**
 - The Sub-Fund will ensure that adequate coverage for external recognition labels at fund level and/or recognition labels/certifications is obtained
 - The Sub-Fund will ensure coverage for new leases with a Green Clause and review the possibility to deploy the latter on existing leases
 - The Sub-Fund will ensure coverage for new engagements and review deploy the latter on existing engagements for Human Rights considerations

Further information on the binding elements of the fund can be found under “Methodologies”.

As the Sub-Fund will invest in real estate assets, the assessment of good governance practices of the investee companies is not relevant. However, good governance practices will be integrated throughout the supply chain:

- Assessment of governance at stakeholders’ corporate level, covering their internal sourcing framework and how they operate in the labour market
- Relevant contractual obligations of major service providers and suppliers (e.g. property managers, suppliers, real estate developers, etc.) including signature of a pertinent “code of conduct” covering inter alia business ethics and human rights

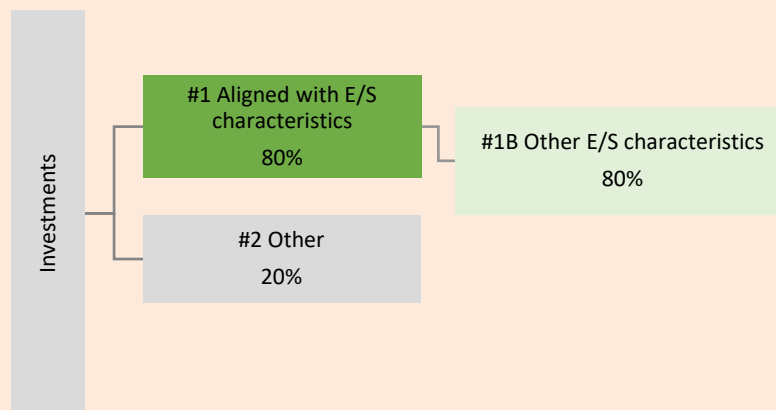
Proportion of investments

#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.

#2 Other includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.

The category **#1 Aligned with E/S characteristics** covers:

- The sub-category **#1A Sustainable** covers sustainable investments with environmental or social objectives.
- The sub-category **#1B Other E/S characteristics** covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.



This Sub-Fund does not invest in companies and therefore, does not identify any types of exposures in investee companies.

Monitoring of environmental or social characteristics

The internal policy of the company involve all Asset Management teams in the implementation of ESG convictions. Thus, property managers and asset managers actively participate in the annual collection campaign of data essential to the realization of our ESG analysis procedure.

The investment manager has a rating process via internally defined ESG analysis grids. The ESG rating is updated every year after a data collection and processing campaign based on external tools:

- *Deepki*: a tool for collecting, analyzing and monitoring data on fluid consumption (water and energy) and carbon emissions of our assets. Its objective is to identify levers to reduce our environmental footprint, reduce the consumption of the asset park and meet our regulatory and incentive constraints.

- OneTrack: a platform that brings together all ESG asset data in a single point and consolidates ESG data and scores in a controlled and efficient way. It makes it possible to trace them, minimize the risk of error and offers the possibility of visualizing the progress made – at different scales (assets, funds) – in terms of ESG approach.

In addition, the AIFM works with several consulting firms and design offices in the management of our buildings.

Methodologies

The Sub-Fund has defined a list of ESG-strategy KPIs which you can see below. The KPIs ensure that the E/S characteristics which are promoted shall be attained. The assessment, measurement and monitoring are enabled by the above-mentioned monitoring tool. The above-described monitoring tool enables the portfolio manager to steer its capital expenditures and future acquisitions to stay in line with the defined ESG KPI targets.

Type	Sustainability Characteristic	Sustainability Indicator	Calculation
Environment	Managing Sustainability Risk & Resilience	75% coverage of AuM with climate risk assessment by 2024	= AuM covered by climate risk assessment/total AuM of portfolio
Governance	Increasing Transparency and Stakeholder Engagement	75% of gross floor area of new contracts have Green Lease Contracts by 2024	= gross floor area new contracts with Green Lease clause / total gross floor area of new contracts
Governance	Increasing Transparency and Stakeholder Engagement	75% of direct suppliers have received a code of conduct or a clause including human rights aspects or an awareness package by the end of 2024.	= Number of direct service providers with Code of Conduct / Human Rights clause or Awareness Package / All direct service providers
Governance	Increasing Transparency and Stakeholder Engagement	100% AuM with a fund level external recognition label (e.g. GRESB, ISR, Scope etc.)	= AuM with an external fund label (GRESB, ISR, Scope etc.) / total AuM of the portfolio
Social	Enhancing Health, Safety & Wellbeing	100% of tenants have received a satisfaction survey by 2024	= tenants received satisfaction survey / total tenants
Social	Fostering Social Inclusion	75% of assets under management have at least one social inclusion characteristic	= AuM with social inclusion characteristic / total AuM of portfolio

Data sources and processing

Managing Sustainability Risk & Resilience

Assets under management covered with climate risk assessment

The data source which is used is : climate risk analysis according to an external provider which performs the analysis. The external provider uses all the provided data and calculates the climate risk. The minimum data are value of the asset and location via GPS coordinates. All reported assets can provide this information.

Increasing Transparency and Stakeholder Engagement

Assets under management have a fund level external recognition label (e.g. GRESB, ISR, Scope etc.) coverage

The source is the confirmation of the external recognition label. No estimation possible.

Percentage of gross floor area of eligible assets have implemented Green Lease Contracts

The sources are the green lease contracts which also state the area. If the property manager only provides green lease contracts or is able to provide us with an overview of all contracts than the monitoring can be simplified and checked via random samples of the contracts. No estimation possible.

Limitations to methodologies and data

In managing methodological and data limitations, elements that could affect the quality of indicator assessment were identified. These limitations include:

- The need for tenants to participate in order to have access to private portion data as part of the annual collection of consumption.
- The design and construction of buildings will have to integrate the desired performance objectives.
- No distinction between modes of transport (buses, trains,...)
- Carrying out the climate risk assessment on the basis of documentary information.
- Costs may vary depending on the implementation of social initiatives.
- Response to tenant survey depends on tenants' voluntary participation

Due diligence

A transaction process includes an ESG assessment, our internal ESG due diligence. Sustainability/ESG characteristics which are relevant for the use and operation of the property and determine the potential for improvement are collected, taking into account not only social aspects such as tenant satisfaction but also environmental aspects such as renewable energy sources. Besides standard due diligence processes, potential investments are assessed according to pre-acquisition sustainability criteria in order to assess the risks emerging from ESG factors. These ESG assessments are an integral part of every acquisition and its documentation. As described above, the outcome of such due diligence may result in the exclusion of some investments or tenants that are not in line with the Sub-Fund's ESG criteria or that would expose its portfolio to high levels of sustainability related financial risks. The ESG divisional and local team are responsible for approving the ESG assessment.

Depending on the stage in the transaction, our internal ESG due diligence (ESG assessment) is subject to different internal controls. Before closing the transaction, a technical due diligence is conducted, which enables the risks that are inherent in the property acquisition to be managed and comprises data on the building structure, statutory compliance, ground contamination and hazardous materials, relevant building documentation and certification as well as an estimation of capital expenditure needed to also reach the expected ESG performance and target rents from fit-out. After the closing, to monitor the defined ESG assessment activities, a post-acquisition report has to be provided on the status of compliance of the predefined target of these measures. Furthermore, the fund management is required to conduct an assessment based on the targets of these measures as well.

During the holding phase, Swiss Life Asset Managers Luxembourg monitors the ESG factors compliance in accordance with the Sub-Fund's binding elements.

Engagement policies

Swiss Life Asset Managers and Swiss Life Asset Managers Luxembourg consider engagement as an integral part of its Responsible Investment Approach, based on the active stewardship principle. Swiss Life Asset Managers and Swiss Life Asset Managers Luxembourg exercise their ownership rights as part of their fiduciary duty, i.e., the prudent and responsible management of the entrusted assets. We actively seek to work with companies and relevant stakeholders to address environmental, social and governance challenges while safeguarding the financial interests of our clients. This encompasses proxy voting, active governance, community and third-party dialogue and collaborative enhancements

More information here [Engagement Policy \(swisslife-am.com\)](https://www.swisslife-am.com/engagement-policy)

Designated reference benchmark

For this Sub-Fund there is no designated reference benchmark.

Additional documentation and information:

The periodic reporting of the fund as well as its prospectus (including the SFDR precontractual annex) are available from the AIFM. This information is sent within one week on the shareholder's written request to Investor Service, Swiss Life Asset Managers Luxembourg, 4a Rue Albert Broschette, L-1246 Luxembourg; by email to investor-services@swisslife-am.com, or by telephone on +352 267 58 50. These contact details can also be used to request further information if necessary.

Disclaimer: This is a regulatory document to meet the requirements of the Article 10 of the Sustainable Finance Disclosure Regulation (REGULATION (EU) 2019/2088 - SFDR) of the EU and not a marketing document. This document was produced with the greatest of care and to the best knowledge and belief. The information provided in this document reflects the actual information on the fund. The information contained herein is exclusively intended for SFDR disclosure purposes, and should not be considered as an investment advice, investment recommendation, or a solicitation to buy or sell investment funds. Prior to any subscription, investors should obtain and carefully read the detailed information on the investment fund contained in all the regulatory documentation for each fund (in particular sales prospectus/information document, fund contract or articles of association and the investment regulations, periodic reports, key information document [KID, if applicable]), which serve together with this document as the sole applicable legal basis for the purchase of fund units. More information is available at www.swisslife-am.com. Source: Swiss Life Asset Managers / ©2022. All rights reserved. Customer Service: info@swisslife-am.com

Art. 10 i Disclosure-forordningen (SFDR) for Art. 8-produkter

Version: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare ("afdelingen")
LEI: LU1901057684

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare ("afdelingen") fremmer miljømæssige karakteristika, udover andre investeringsmål, medtager ledelsesaspekter i investeringsbeslutningerne og tager de væsentligste negative påvirkninger ("PAI'er") i betragtning. Som sådan kvalificerer den sig som et finansielt produkt i henhold til artikel 8 i Europa-Parlamentets og Rådets forordning (EU) 2019/2088 af 27. november 2019 om offentliggørelse af bæredygtighedsrelaterede oplysninger i den finansielle sektor ("SFDR").

Dette finansielle produkt fremmer miljømæssige og sociale karakteristika, men søger ikke at investere bæredygtigt.

For så vidt angår det miljømæssige aspekt, fokuserer det finansielle produkt på afbødning af klimaforandringer samt styring af bæredygtighedsrisici og robusthed.

Det fremmer sociale karakteristika gennem social inklusion.

I kraft af stigende gennemsigtighed og interessenters engagement tager det finansielle produkt også ledelsesaspekter i betragtning som en del af investeringsstrategien.

Miljømæssige og sociale karakteristika skal indgå i betragtningerne for mindst 80 % af porteføljen. De resterende 20 % omfatter hovedsageligt fondens likviditet og nettotilgodehavender samt ejendomme, som på nuværende tidspunkt ikke er i overensstemmelse med fondens ESG-strategi.

Både i købs- og forvaltningsfasen for ejendommene overvåges overholdelsen af de ovenfor beskrevne karakteristika kontinuerligt og ved brug af standardiserede procedurer og processer. Til dette formål er der defineret bæredygtighedsindikatorer, som gør det muligt at måle opfyldelsen af målene. Der anvendes interne værktøjer til at overvåge målopfyldelse. Der er også indført trin til intern kontrol på flere niveauer.

Som led i sin engagementspolitik er selskabet bl.a. forpligtet til en tæt dialog med lejerne som brugere af ejendommen.

Det finansielle produkt anvender ikke et referencebenchmark.

Nachhaltigkeitsbezogene Offenlegung gemäß Artikel 10 der Offenlegungsverordnung (Sustainable Finance Disclosure Regulation, SFDR) für Produkte gemäß Art. 8

Fassung: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF – ESG European Healthcare (der „Teilfonds“)
Unternehmenskennung (LEI-Code): LU1901057684

Neben seinen anderen Anlagezielen bewirbt der Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF – ESG European Healthcare (der „Teilfonds“) ökologische Merkmale, bezieht Aspekte der Unternehmensführung in seine Anlageentscheidungen ein und berücksichtigt auch die wichtigsten nachteiligen Auswirkungen („PAI“). Damit erfüllt er die Voraussetzungen eines Finanzprodukts gemäß Art. 8 der Verordnung (EU) 2019/2088 des Europäischen Parlaments und des Rates vom 27. November 2019 über nachhaltigkeitsbezogene Offenlegungspflichten im Finanzdienstleistungssektor („Offenlegungsverordnung“).

Mit diesem Finanzprodukt werden ökologische und soziale Merkmale beworben, jedoch keine nachhaltigen Investitionen angestrebt.

In Bezug auf Umweltaspekte liegt der Schwerpunkt des Finanzprodukts auf dem Klimaschutz und der Steuerung von Nachhaltigkeitsrisiken sowie auf Widerstandsfähigkeit.

Durch die Förderung sozialer Inklusion werden soziale Merkmale beworben.

Durch zunehmende Transparenz und die Verpflichtung von Interessengruppen werden auch Aspekte der Unternehmensführung als Teil der Anlagestrategie des Finanzprodukts berücksichtigt.

Ökologische und soziale Merkmale werden für mindestens 80% des Portfolios berücksichtigt. Die verbleibenden 20% umfassen vorrangig die Liquidität des Fonds sowie Nettoforderungen und Immobilien, die derzeit nicht auf die ESG-Strategie des Fonds ausgerichtet sind.

Sowohl beim Kauf als auch während der Verwaltungsphase der Immobilien wird die Konformität mit den oben beschriebenen

Merkmale konsequent und mittels standardisierter Verfahren und Prozesse überwacht. Zu diesem Zweck wurden

Nachhaltigkeitsindikatoren definiert, die es ermöglichen, die Erreichung der Ziele zu messen. Zur Überwachung der Zielerreichung kommen interne Tools zum Einsatz. Auch mehrstufige interne Kontrollschritte werden durchgeführt.

Im Rahmen ihrer Mitwirkungspolitik verpflichtet sich die Gesellschaft unter anderem zu einem engen Dialog mit den Mietern, die die Immobilien nutzen.

Für das Finanzprodukt wurde kein Referenzwert bestimmt.

Divulgación de información con arreglo al artículo 10 del SFDR para productos del artículo 8

Versión: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (el «Subfondo»)

LEI: LU1901057684

El Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (el «Subfondo») promueve características medioambientales además de sus otros objetivos de inversión, incorpora consideraciones de gobierno corporativo en sus decisiones de inversión y también tiene en cuenta las Principales Incidencias Adversas («PIA»). En consecuencia, cumple los requisitos para ser considerado un producto financiero del artículo 8 del Reglamento (UE) 2019/2088 del Parlamento Europeo y del Consejo, de 27 de noviembre de 2019, sobre la divulgación de información relativa a la sostenibilidad en el sector de los servicios financieros («SFDR»).

Este producto financiero promueve características medioambientales y sociales pero no tiene como objetivo una inversión sostenible.

Desde el punto de vista medioambiental, el producto financiero se centra en la mitigación del cambio climático, así como en la gestión del riesgo de sostenibilidad y la resiliencia.

Promueve características sociales mediante el fomento de la inclusión social.

Con la exigencia de mayor transparencia y la implicación con las partes interesadas, el producto financiero también incluye cuestiones de gobierno corporativo como parte de su estrategia de inversión.

La consideración de las características medioambientales y sociales deberá realizarse respecto de, como mínimo, un 80% de la cartera. El 20% restante se compone principalmente de las posiciones de efectivo y cuentas por cobrar netas del fondo, las cuales no se ajustan, por el momento, a la estrategia ESG del Fondo.

Tanto en la adquisición de los inmuebles como durante la fase de gestión de estos, el cumplimiento de las características anteriormente descritas es objeto de control de manera consistente y mediante procedimientos y procesos estandarizados. A tal efecto, se han definido indicadores de sostenibilidad que permiten medir cómo se están cumpliendo los objetivos. Se utilizan herramientas internas para seguir el cumplimiento de las metas. También se implementan medidas de control internas multinivel.

Como parte de su política de participación, la empresa se ha comprometido, entre otras cosas, a entablar un estrecho diálogo con los inquilinos como usuarios del inmueble.

El producto financiero no utiliza un índice de referencia.

Informations publiées en vertu de l'article 10 du Règlement SFDR pour les produits relevant de l'article 8

Version : 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (le « Compartiment »)

LEI : LU1901057684

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (le « Compartiment ») promeut des caractéristiques environnementales en plus de ses autres objectifs d'investissement, intègre les aspects de gouvernance dans ses décisions d'investissement et prend également en compte les Principales incidences négatives (PIN). De ce fait, il est considéré comme un produit financier relevant de l'article 8 du Règlement (UE) 2019/2088 du Parlement européen et du Conseil du 27 novembre 2019 sur la publication d'informations en matière de durabilité dans le secteur des services financiers (« SFDR »).

Ce produit financier promeut des caractéristiques environnementales et sociales mais ne vise pas à réaliser des investissements durables.

Sur le plan environnemental, le produit financier est axé sur l'atténuation du changement climatique ainsi que sur la gestion des risques en matière de durabilité et la résilience.

Il promeut des caractéristiques sociales en encourageant l'inclusion sociale.

Dès lors qu'il favorise une transparence accrue et l'engagement des parties prenantes, le produit financier prend également en compte les aspects de gouvernance dans le cadre de sa stratégie d'investissement.

La prise en compte des caractéristiques environnementales et sociales concerne au moins 80% du portefeuille. Les 20% restants incluent principalement les liquidités, les créances nettes et les biens immobiliers du fonds qui, pour l'heure, ne sont pas alignés sur sa stratégie ESG.

Le respect des caractéristiques décrites plus haut est contrôlé en continu au moyen de procédures et de processus standardisés, dès l'acquisition du bien et tout au long de la période d'exploitation. A cette fin, des indicateurs de durabilité ont été définis et permettent de mesurer la réalisation des objectifs. Des outils internes sont utilisés pour contrôler la réalisation des objectifs. Des contrôles internes sont également mis en œuvre à différents niveaux.

Dans le cadre de sa politique de participation, l'entreprise s'engage, entre autres, à entretenir un dialogue étroit avec les locataires qui utilisent le bien.

Le produit financier n'utilise pas d'indice de référence.

Articolo 10 Informativa SFDR per prodotti articolo 8

Versione: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (il "Comparto")
LEI: LU1901057684

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (il "Comparto") promuove caratteristiche ambientali in aggiunta agli altri suoi obiettivi di investimento, integra aspetti di governance nelle proprie decisioni di investimento e tiene anche in considerazione i principali effetti negativi (PAI, Principal Adverse Impacts). Il Comparto va pertanto considerato un prodotto finanziario ai sensi dell'articolo 8 del regolamento (UE) 2019/2088 del Parlamento europeo e del Consiglio del 27 novembre 2019 relativo all'informativa sulla sostenibilità nel settore dei servizi finanziari ("SFDR").

Questo prodotto finanziario promuove caratteristiche ambientali e sociali, ma non ha come obiettivo investimenti sostenibili. Dal punto di vista ambientale, il prodotto si concentra sulla mitigazione del cambiamento climatico, oltre che sulla gestione dei rischi di sostenibilità e sulla resilienza.

Promuove caratteristiche sociali favorendo l'inclusione sociale.

Con una maggiore trasparenza e un più ampio coinvolgimento delle parti interessate, il prodotto finanziario considera anche aspetti di governance nell'ambito della strategia di investimento.

La considerazione delle caratteristiche ambientali e sociali sarà effettuata con almeno l'80% del portafoglio. Il restante 20% comprende essenzialmente la liquidità e i crediti netti del Comparto, nonché proprietà che al momento non sono allineate alla strategia ESG del Comparto.

Sia in fase di acquisto che durante la gestione degli immobili, il rispetto delle caratteristiche sopra descritte viene costantemente monitorato per mezzo di processi e procedure standardizzati. A tal fine, sono stati definiti degli indicatori di sostenibilità che consentono di misurare il raggiungimento degli obiettivi. Per monitorare il raggiungimento dei target si utilizzano strumenti interni. Sono stati implementati anche dei controlli interni multi-livello.

Nell'ambito della propria politica di partecipazione, la società si impegna, tra l'altro, a uno stretto dialogo con i locatari utilizzatori degli immobili.

Il prodotto non utilizza un indice di riferimento.

Informatieverschaffing volgens artikel 10 van de SFDR voor artikel 8-producten

Versie: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF – ESG European Healthcare (het "Subfonds")

LEI: LU1901057684

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF – ESG European Healthcare (het "Subfonds") promoot ter aanvulling van zijn andere beleggingsdoelstellingen ecologische kenmerken, integreert aspecten van goed ondernemingsbestuur in zijn beleggingsbeslissingen en houdt rekening met de belangrijkste ongunstige effecten ("PAI's"). Als zodanig is het een financieel product in de zin van artikel 8 van Verordening (EU) 2019/2088 van het Europees Parlement en de Raad van 27 november 2019 betreffende informatieverschaffing over duurzaamheid in de financiële dienstensector ("SFDR").

Dit financiële product promoot ecologische en sociale kenmerken, maar streeft geen duurzame beleggingen na.

Wat het milieu betreft, richt het financiële product zich op de mitigatie van klimaatverandering en op het beheer van duurzaamheidsrisico's en het bevorderen van veerkracht.

Het promoot sociale kenmerken door sociale inclusie te stimuleren.

Dankzij toegenomen transparantie en inspraak van stakeholders houdt het financiële product in het kader van zijn beleggingsstrategie ook rekening met governanceaspecten.

Minimaal 80% van de portefeuille moet worden belegd met inachtneming van ecologische en sociale kenmerken. De resterende 20% omvat grotendeels de liquide middelen en netto-vorderingen van het Subfonds en de activa die op dit ogenblik niet zijn afgestemd op de ESG-strategie van het Subfonds.

Zowel bij de aankoop als in de beheerfase van de activa wordt door middel van gestandaardiseerde procedures en processen systematisch toegezien op de naleving van de hierboven beschreven kenmerken. Hiertoe zijn duurzaamheidsindicatoren gedefinieerd aan de hand waarvan de verwezenlijking van doelstellingen kan worden gemeten. Het behalen van streefcijfers wordt gemonitord met behulp van intern ontwikkelde instrumenten. Ook worden op meerdere niveaus interne controlestappen uitgevoerd.

In het kader van haar participatiebeleid hecht de vennootschap onder meer belang aan een intensieve dialoog met de huurders als gebruikers van het vastgoed.

Het financiële product gebruikt geen referentiebenchmark.

Art. 10 SFDR rapportering for art. 8-produkter

Versjon: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare ("Underfondet")

LEI: LU1901057684

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare ("Underfondet") fremmer miljøegenskaper i tillegg til dets andre investeringsmål, innlemmer eierstyringsaspekter i dets investeringsbeslutninger og vurderer dessuten de viktigste negative effektene ("PAI-er"). Som sådan kvalifiserer det som et finansprodukt innenfor betydningen av artikkel 8 i (EU) 2019/2088 fra EU-parlamentet og -rådet vedtatt 27. november 2019 om krav til offentliggjøring av bærekraftsinformasjon i finanssektoren ("SFDR").

Dette finansproduktet fremmer miljø- og samfunnsnyttige egenskaper, men søker ikke bærekraftige investeringer.

På miljøsidene fokuserer finansproduktet på demping av klimaendringer samt på bærekraftsrisikostyring og -robusthet.

Det fremmer samfunnsnyttige egenskaper ved å drive frem inkludering i samfunnet.

Med økt transparens og engasjement fra interessenter, vurderer finansproduktet også eierstyringsaspekter som en del av sin investeringsstrategi.

Vurderingen av miljø- og samfunnsnyttige egenskaper skal gjøres på minst 80 % av porteføljen. De gjenværende 20 % omfatter fondets likviditetsbeholdning og netto kundefordringer som på det aktuelle tidspunktet ikke er på linje med fondets ESG-strategi. Både i kjøps- og forvaltningsfasen til eiendommene overvåkes samsvar med egenskapene beskrevet ovenfor konsekvent og ved hjelp av standardiserte prosedyrer og prosesser. For dette formålet er det definert bærekraftsindikatorer som gjør det mulig å måle oppnåelse av målene. Det brukes interne verktøy til å overvåke måloppnåelse. Det tas også kontrolltiltak på flere interne nivåer.

Som en del av sin deltakelsespolitikk har selskapet blant annet forpliktet seg til å føre en tett dialog med leietakerne som brukere av eiendommen.

Finansproduktet bruker ikke en referanseindeks.

Art. 10.º SFDR Divulgação para os produtos do Art. 8.º

Versão: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (o “Subfundo”)
LEI: LU1901057684

A Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare (o “Subfundo”) promove características ambientais além dos seus outros objetivos de investimento, incorpora aspetos de governação nas suas decisões de investimento e também considera os Principais Impactos Negativos (“PIN”). Como tal, qualifica-se como produto financeiro na aceção do art. 8.º do Regulamento (UE) 2019/2088 do Parlamento Europeu e do Conselho, de 27 de novembro de 2019, relativo à divulgação de informações relacionadas com a sustentabilidade no setor dos serviços financeiros (“SFDR”).

Este produto financeiro promove características ambientais ou sociais, mas não procura a realização de investimentos sustentáveis.

No que diz respeito à questão ambiental, o produto financeiro concentra-se na mitigação das alterações climáticas, bem como na gestão do risco de sustentabilidade e resiliência.

Promove características sociais através do apoio à inclusão social.

Com uma maior transparência e envolvimento das partes interessadas, o produto financeiro considera também os aspetos de governação como parte da sua estratégia de investimento.

A consideração das características ambientais e sociais deve ser feita com pelo menos 80% da carteira. Os restantes 20% incluem principalmente a liquidez do fundo, os valores a receber líquidos e os imóveis que de momento não estão alinhados com a estratégia ESG do Fundo.

Tanto na fase de compra como durante a gestão dos imóveis, o cumprimento das características acima descritas está sujeito a uma avaliação consistente por meio de procedimentos e processos normalizados. Para este efeito, foram definidos indicadores de sustentabilidade que permitem medir a realização dos objetivos. São utilizadas ferramentas internas para monitorizar o cumprimento dos objetivos. São também implementadas etapas de controlo interno a vários níveis.

Como parte da sua política de participação, a empresa compromete-se, nomeadamente, a um diálogo estreito com os arrendatários enquanto utilizadores do imóvel.

O produto financeiro não utiliza um índice de referência.

Art. 10 SFDR Upplysningar om artikel 8-produkter

Version: 3

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare ("delfonden")
LEI: LU1901057684

Swiss Life Real Estate Funds (LUX) S.A., SICAV-SIF - ESG European Healthcare ("delfonden") främjar miljörelaterade egenskaper utöver sina andra investeringsmål samt integrerar styrningsaspekter i sina investeringsbeslut och beaktar huvudsakliga negativa konsekvenser för hållbarhetsfaktorer ("PAI"). Därmed är den kvalificerad som en finansiell produkt enligt betydelsen i artikel 8 i Europaparlamentets och rådets förordning (EU) 2019/2088 av den 27 november 2019 om hållbarhetsrelaterade upplysningar som ska lämnas inom den finansiella tjänstesektorn ("SFDR").

Denna finansiella produkt främjar miljörelaterade och sociala egenskaper, men den eftersträvar inte hållbara investeringar. Vad gäller miljö fokuserar den finansiella produkten på begränsning av klimatförändringar såväl som hantering av hållbarhetsrisk och resiliens.

Den främjar sociala egenskaper genom att arbeta för social inkludering.

Med ökad transparens och intressentengagemang beaktar den finansiella produkten även styrningsaspekter som en del av investeringsstrategin.

Beaktandet av miljörelaterade och sociala egenskaper ska ske för minst 80 % av portföljen. Återstående 20 % inkluderar huvudsakligen fondens likviditet och nettofordringar och fastigheter som för närvarande inte är anpassade till fondens ESG-strategi.

Vid förvärv såväl som under förvaltningsfasen av fastigheter, sker en löpande övervakning av efterlevnaden av ovanstående egenskaper med hjälp av standardiserade metoder och processer. I detta syfte har hållbarhetsindikatorer fastställts som gör det möjligt att mäta uppnåendet av målen. Interna verktyg används för att övervaka hur målen uppnås. Därtill implementeras också interna kontrollåtgärder på flera nivåer.

Som en del av delaktighetspolicyn åtar sig företaget att bland annat ha en nära dialog med hyresgästerna som användare av fastigheterna.

Den finansiella produkten använder inget referensvärde.