

Art. 10 SFDR Disclosure

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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.

Deepki gathers all ESG information necessary to evaluate the ESG performance (achievement of the environmental and social characteristics and the sustainability indicators). Annually, the assets managers update the sustainability indicators when necessary. The ESG team reviews annually the updated information to ensure that the environmental and social characteristics and sustainability indicators can be achieved.

The data sources used to promote environmental and social characteristics and to monitor the sustainability indicators were identified and specific measures were implemented to ensure data quality. The data processing methods were clearly defined, and no data are estimated. The proportion of "estimated" data would be only in case where there are missing energy data. Once the real data is available, it will overwrite the estimated data.

The methodology, data sources and processing of sustainability-related information have been defined with the intention to effectively measure the Sub-Fund environmental and social characteristics, in accordance with the available and collectable data, tools and also considering potential limitations. In managing methodological and data limitations, elements that could affect the quality of indicator assessment were identified. Specific measures are undertaken for such limitations; overall, none of limitations identified are considered to affect the attainment of the environmental and social characteristics of the Sub-Fund in a material manner.

Before acquisition of investments, a due diligence process is carried out to assess the contribution of such investment to the sustainable objective of the Sub-Fund. This assessment is supported by a technical inspection and measured against the established sustainability indicators. During the holding phase, Swiss Life Asset Managers Luxembourg monitors compliance with the Sub-Fund's binding elements.

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.

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

- Exposure to fossil fuels through real estate assets (in % of assets);
- Exposure to energy-inefficient real estate assets (in % of assets);
- Energy intensity of assets (in GWh/m²);

- Total greenhouse gas (GHG) emissions of real estate assets (sub divided in scope 1,2 and 3 GHG emissions, in CO₂eq).

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.

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

An additional key aspect which verifies the Sub-Fund's good governance aspects is the participation in GRESB, where governance criteria are further evaluated.

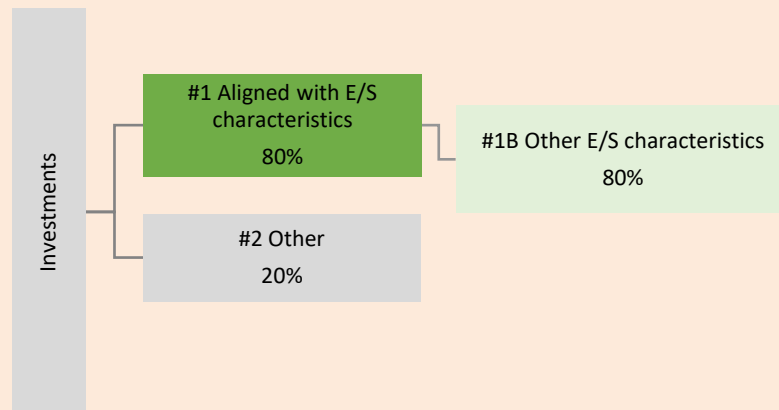
Proportion of investments

#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 involves 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 Advisor has an ESG data collection process via internally defined non-financial analysis grids. Non-financial information is updated every year after a data collection and processing campaign based on an external tool: Deepki. This tool is used 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. Also, Deepki gathers all ESG data necessary to evaluate the ESG performance (achievement of the sustainable investment objective and the sustainability indicators).

It enables tracking, minimises the risk of error and offers the possibility of visualising the progress made – at different levels (assets, funds) – in terms of non-financial performance. Internal control procedures aim to ensure that the portfolio complies with the ESG requirements set for the management of the financial product.

The internal control system is structured around two levels:

First-level control

The Deepki platform collects ESG information for each building and performs an initial check on the reliability of the data. In the event of inconsistencies, anomalies are reported to the ESG team. Data is collected using a specific questionnaire for each type of asset. Asset managers and property managers are responsible for completing ESG analysis questionnaires, which are subject to a second level of control. Asset managers and property managers are responsible for completing the ESG analysis questionnaires, which are subject to an annual consistency check by the ESG team. The ESG team is responsible for verifying that all properties have the necessary ESG data and identifying any inconsistencies or discrepancies. The ESG team reviews annually whether the objectives defined for the financial product have been achieved.

First-level control bis

As part of its risk analysis work throughout the life of the portfolio, the local Risk Department carries out a first-level control bis to ensure that ESG management constraints are respected. If an anomaly is identified, appropriate remedial measures are taken.

Second-level control

The local Compliance and Internal Control department ensures that the tasks mentioned below are carried out correctly.

To do this, tests are carried out on randomly selected samples, and ensures in particular:

- that an ESG analysis grid is in place for each fund.
- that ESG management constraints have been correctly followed.
- that the departments involved in carrying out first-level controls have drafted and complied with the procedure for carrying out these controls.

If internal control identifies any anomalies, it issues recommendations with a view to correcting them and then ensures that these recommendations are implemented.

The AIFM monitors the achievement of the E-S characteristics through the collection of the Sustainability Indicators; the collection is performed at least once per year.

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	Share of assets in portfolio covered by a climate risk assessment	(Value of assets covered by a climate risk assessment / total value of assets) * 100
Governance	Increasing Transparency and Stakeholder Engagement	Share of rental agreement for assets in portfolio which contain a Green Clause	(Area of assets covered by a green lease / Area of assets eligible for coverage by a lease) *100
Governance	Increasing Transparency and Stakeholder Engagement	Share of direct service supplier which have a code of conduct which include Human Rights Aspects	(Number of direct service providers with Code of Conduct or Human Rights clause or Awareness Package / total number of all direct service providers)*100
Governance	Increasing Transparency and Stakeholder Engagement	Share of assets in portfolio which have undergone analysis in the context of an external recognition label	(Value of assets which have undergone analysis in the context of an external recognition label / Total value of assets) * 100
Social	Enhancing Health, Safety & Wellbeing	Share of tenants which have received a satisfaction survey	(Number of tenants who received a satisfaction survey/ total tenants at the end of the reporting period) *100
Social	Fostering Social Inclusion	Share of assets in portfolio which have at least one inclusion characteristics	(Value of assets with social inclusion characteristic / total value of assets) * 100

Data sources and processing

Data sources:

Energy consumption monitoring and control: data is collected by an external service provider, Deepki. Consumption data is retrieved from bills, from distributors (network operators) or by reading meters. Collection may require the participation of tenants to access data from private areas.

Resilience: several external data sources are used and consolidated to provide an internal analysis, R4RE (Resilience for Real Estate), which is available free of charge on the Sustainable Real Estate Observatory, SwissRE and Deepki websites. The risk assessment requires a certain amount of input data relating to the technical characteristics of the buildings.

Relationship with stakeholders: Direct service providers who have signed a contract with ESG clauses and the Supplier Code of Conduct

Tenant satisfaction survey: the data comes from third parties who conducted the survey.

Measures taken to ensure data quality:

In order to ensure data quality, the Management Company has implemented the procedures and controls described in the section entitled 'Monitoring of environmental or social characteristics.'

Data processing methods:

The ESG data collected by the AIFM is compiled on the Deepki platform. It is then exported to MS Excel, where it is consolidated by fund in order to feed into periodic reporting.

Proportion of data that is estimated:

- In the case of existing assets:
 - o Energy consumption and greenhouse gas emissions data may include a proportion of estimated data. This proportion varies from one asset to another, depending on the rate of actual data collection. For a given reporting period, the proportion of estimated data is known retrospectively.
 - o Other ESG data used is actual data. The indicator produced at fund level is based on the actual data available. Missing data points are taken into account in the calculation of the coverage rate associated with the indicator.

Limitations to methodologies and data

In managing the limitations of methods and data, factors that could affect the quality of ESG information have been identified. These limitations include the availability and quality of the data collected. ESG analysis is based on an annual data collection campaign involving several parties both inside and outside Swiss Life Asset Managers. The data that may be affected includes:

- Energy consumption and GHG emissions data, which requires the participation of tenants in order to access data on private areas.
- The updating of contracts with service providers includes ESG clauses that adequately cover human rights.
- The climate risk assessment, which is based on documentary information and may therefore differ from reality.
- Tenant satisfaction survey which depends on tenants voluntary participation.

However, the teams at Swiss Life Asset Managers France are aware of this issue and ensure that they communicate both upstream and downstream in order to limit this risk.

Effect of limitations to methodologies and data:

Overall, none of the limitations identified are considered to affect the attainment of the environmental and social characteristics of the Sub-Fund in a material manner.

More specifically, the following measures are undertaken in regard to regarding the above limitations:

Technical documentation is used to ensure data quality for the following:

- Energy consumptions and GHG emissions
- Assets under management covered with climate risk assessment

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. For this specific sub-fund, we engage with stakeholders such as:

- Tenants: to obtain their signature of the green clause;
- Suppliers, service providers (e.g. facility managers): to obtain their signature of the code of conduct and for maintenance of the buildings.

More information here [Engagement Policy - Swiss Life Asset Managers Luxembourg](#)

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 Borschette, 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 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)

Version: 4

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 ("disclosureforordningen").

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.

Deepki indsamler alle de ESG-oplysninger, der er nødvendige for at evaluere ESG-resultaterne (opnåelse af de miljømæssige og sociale karakteristika og bæredygtighedsindikatorerne). Aktivforvalterne ajourfører årligt bæredygtighedsindikatorerne, når det er nødvendigt. ESG-teamet gennemgår årligt de ajourførte oplysninger for at sikre, at de miljømæssige og sociale karakteristika og bæredygtighedsindikatorerne kan opnås.

De datakilder, der blev anvendt til at fremme miljømæssige og sociale karakteristika og overvåge bæredygtighedsindikatorerne, blev identificeret, og der blev gennemført specifikke foranstaltninger for at sikre datakvaliteten. Databehandlingsmetoderne var klart defineret, og ingen data er estimerede. Andelen af "estimerede" data vil kun være i tilfælde, hvor der mangler energidata. Når de reelle data er tilgængelige, vil de overskrive de estimerede data.

Metoderne, datakilderne og behandlingen af bæredygtighedsrelaterede oplysninger er blevet defineret med henblik på effektivt at måle afdelingens miljømæssige og sociale karakteristika i overensstemmelse med de tilgængelige og indsamlede data og værktøjer og også under hensyntagen til potentielle begrænsninger. I forbindelse med forvaltningen af metodologiske og datamæssige begrænsninger blev der identificeret elementer, der kunne påvirke kvaliteten af indikatorvurderingen. Der træffes særlige foranstaltninger for sådanne begrænsninger; samlet set anses ingen af de identificerede begrænsninger for at påvirke, hvorvidt afdelingens miljømæssige og sociale karakteristika kan opnås på en væsentlig måde.

Inden erhvervelse af investeringer gennemføres der en due diligence-proces for at vurdere sådanne investeringers bidrag til afdelingens bæredygtige mål. Denne vurdering understøttes af et teknisk gennemsyn og måles i forhold til de fastsatte bæredygtighedsindikatorer. I investeringsfasen overvåger Swiss Life Asset Managers Luxembourg overholdelsen af afdelingens bindende elementer.

Som led i sin politik om aktivt ejerskab 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)

Fassung: 4

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 Merkmalen 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.

Deepki sammelt alle ESG-Informationen, die zur Bewertung der ESG-Performance (Erreichung der ökologischen und sozialen Merkmale und der Nachhaltigkeitsindikatoren) erforderlich sind. Soweit erforderlich, aktualisieren die Vermögensverwalter jährlich die Nachhaltigkeitsindikatoren. Das ESG-Team überprüft jedes Jahr die aktualisierten Informationen, um sicherzustellen, dass die ökologischen und sozialen Merkmale und die Nachhaltigkeitsindikatoren erreicht werden können.

Die zur Bewertung der ökologischen und sozialen Merkmale und zur Überwachung der Nachhaltigkeitsindikatoren verwendeten Datenquellen wurden ermittelt und es wurden spezifische Maßnahmen zur Sicherung der Datenqualität ergriffen. Die Methoden zur Verarbeitung der Daten wurden klar definiert; es erfolgen keine Datenschätzungen. Nur in Fällen, in denen Energiedaten fehlen, wird ein Anteil an „geschätzten“ Daten angegeben. Sobald tatsächliche Daten vorliegen, ersetzen diese die geschätzten Daten.

Die Methode, die Datenquellen und die Verarbeitung nachhaltigkeitsbezogener Informationen wurden in der Absicht festgelegt, die Erreichung der ökologischen und sozialen Merkmale des Teilfonds in Übereinstimmung mit den verfügbaren und erfassbaren Daten und Instrumenten sowie unter Berücksichtigung potenzieller Einschränkungen effektiv zu messen. Beim Umgang mit methodischen und datenbezogenen Einschränkungen wurden Elemente ermittelt, die die Qualität der Indikatorbewertung beeinträchtigen könnten. In Bezug auf solche Einschränkungen werden bestimmte Maßnahmen ergriffen; insgesamt wird davon ausgegangen, dass keine der ermittelten Einschränkungen eine wesentliche Beeinträchtigung für die Erreichung der ökologischen und sozialen Merkmale des Teilfonds darstellt.

Vor dem Erwerb von Anlagen wird eine Sorgfaltsprüfung durchgeführt, um den Beitrag einer solchen Anlage zum Nachhaltigkeitsziel des Teilfonds zu bewerten. Diese Bewertung wird durch eine technische Untersuchung ergänzt und mit den festgelegten Nachhaltigkeitsindikatoren abgeglichen. Während eine Position gehalten wird, überwacht Swiss Life Asset Managers Luxembourg die Übereinstimmung mit den verbindlichen Elementen der Strategie des Teilfonds.

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

Versión: 4

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.

Deepki recopila toda la información ASG necesaria para evaluar los resultados ASG (consecución de las características medioambientales y sociales y los indicadores de sostenibilidad). Cada año, los gestores de activos actualizan los indicadores de sostenibilidad si es necesario. El equipo ASG revisa anualmente la información actualizada para asegurarse de que pueden alcanzarse las características medioambientales y sociales, así como los indicadores de sostenibilidad.

Se identificaron las fuentes de datos utilizadas para promover las características medioambientales y sociales y controlar los indicadores de sostenibilidad, y se aplicaron medidas específicas para garantizar la calidad de los datos. Los métodos de tratamiento de datos estaban claramente definidos y no hay datos estimados. La proporción de datos «estimados» se daría solo en caso de que faltaran datos de energía. Una vez que los datos reales estén disponibles, sustituirán a los datos estimados.

La metodología, las fuentes de datos y el tratamiento de la información relacionada con la sostenibilidad se han definido con la intención de medir eficazmente las características medioambientales y sociales del Subfondo, de acuerdo con los datos disponibles y recopilables, y las herramientas, así como teniendo en cuenta las posibles limitaciones. Al gestionar las limitaciones metodológicas y las relativas a los datos, se identificaron los elementos que podían afectar a la calidad de la evaluación de los indicadores. Se han adoptado medidas específicas ante dichas limitaciones; en general, no se considera que ninguna de las limitaciones identificadas afecte a la consecución de las características medioambientales y sociales del Subfondo de manera significativa.

Antes de la adquisición de inversiones, se lleva a cabo un proceso de diligencia debida para evaluar la contribución de dicha inversión al objetivo sostenible del Subfondo. Esta evaluación se apoya en una inspección técnica y se mide en función de los indicadores de sostenibilidad establecidos. Durante la fase de mantenimiento, Swiss Life Asset Managers Luxembourg controla el ajuste a los elementos vinculantes del Subfondo.

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

Version : 4

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.

Deepki recueille toutes les informations ESG nécessaires pour évaluer la performance ESG (réalisation des caractéristiques environnementales et sociales et des indicateurs de durabilité). Chaque année, les gestionnaires d'actifs renvoient au besoin les indicateurs de durabilité. L'équipe ESG examine annuellement les informations mises à jour pour s'assurer que les caractéristiques environnementales et sociales et les indicateurs de durabilité peuvent être atteints.

Les sources de données utilisées pour promouvoir les caractéristiques environnementales et sociales et pour suivre les indicateurs de durabilité ont été identifiées et des mesures spécifiques ont été mises en œuvre pour garantir la qualité de ces données. Les méthodes de traitement des données ont été clairement définies et aucune donnée ne résulte d'une estimation. Des estimations peuvent uniquement être réalisées en l'absence de certaines données énergétiques, mais seront remplacées par les données réelles une fois celles-ci disponibles.

La méthodologie, les sources de données et le traitement des informations relatives à la durabilité ont été définis dans le but de mesurer efficacement les caractéristiques environnementales et sociales du Compartiment, conformément aux données disponibles et pouvant être collectées, aux outils utilisés et en tenant compte des éventuelles limitations. Les éléments susceptibles d'affecter la qualité de l'évaluation des indicateurs ont été identifiés dans le cadre de la gestion des limitations méthodologiques et en matière de données. Des mesures spécifiques sont prises au regard de ces limitations. Dans l'ensemble, aucune des limitations identifiées n'est considérée comme affectant de manière significative la réalisation des caractéristiques environnementales et sociales du Compartiment.

Avant toute acquisition, un processus de diligence raisonnable permet d'évaluer la contribution des investissements envisagés à l'objectif durable du Compartiment. Cette évaluation est étayée par un examen technique et mesurée par rapport aux indicateurs de durabilité établis. Pendant toute la durée de détention, Swiss Life Asset Managers Luxembourg contrôle le respect des contraintes du Compartiment.

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

Versione: 4

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 fondo nonché attivi immobiliari che al momento non sono allineati alla strategia ESG del Fondo. Sia in fase di acquisto che durante la gestione degli attivi immobiliari, 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 implementati anche dei controlli interni multi-livello.

Deepki raccoglie tutte le informazioni ESG necessarie per valutare la performance ESG (raggiungimento delle caratteristiche ambientali e sociali e degli indicatori di sostenibilità). Ogni anno, i gestori patrimoniali aggiornano, se necessario, gli indicatori di sostenibilità. Il team ESG rivede annualmente le informazioni aggiornate per garantire il raggiungimento delle caratteristiche ambientali e sociali e degli indicatori di sostenibilità.

Sono state identificate le fonti dei dati utilizzate per promuovere le caratteristiche ambientali e sociali e per monitorare gli indicatori di sostenibilità e sono state attuate misure specifiche per garantire la qualità dei dati. I metodi di elaborazione dei dati sono stati chiaramente definiti e nessun dato è frutto di stime. Possono essere utilizzati dati "stimati" solo in assenza di dati energetici. Una volta disponibili, i dati effettivi sostituiscono i dati stimati.

La metodologia, le fonti dei dati e l'elaborazione delle informazioni relative alla sostenibilità sono state definite con l'intento di misurare efficacemente le caratteristiche ambientali e sociali del Comparto, in conformità con i dati disponibili e che possono essere raccolti, gli strumenti utilizzati nonché tenendo conto di potenziali limitazioni. Nella gestione delle limitazioni delle metodologie e dei dati, sono stati identificati gli elementi che potrebbero influire sulla qualità della valutazione degli indicatori. Per tali limitazioni sono state attuate misure specifiche; nel complesso, si ritiene che nessuna delle limitazioni individuate influisca in modo rilevante sul raggiungimento delle caratteristiche ambientali e sociali del Comparto.

Prima dell'acquisizione degli investimenti, viene effettuato un processo di dovuta diligenza per valutare il contributo di ciascun investimento all'obiettivo sostenibile del Comparto. Questa valutazione è supportata da un'analisi tecnica e misurata rispetto agli indicatori di sostenibilità stabiliti. Durante la fase di detenzione, Swiss Life Asset Managers Luxembourg monitora il rispetto degli elementi vincolanti del Comparto.

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

Versie: 4

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.

Deepki verzamelt alle nodige ESG-gegevens ter beoordeling van de ESG-prestaties (het verwezenlijken van de ecologische en sociale kenmerken en de duurzaamheidsindicatoren). De vermogensbeheerders werken de duurzaamheidsindicatoren zo nodig jaarlijks bij. Het ESG-team onderzoekt elk jaar de bijgewerkte gegevens zodat wordt voldaan aan de ecologische en sociale kenmerken en aan de duurzaamheidsindicatoren.

Om zeker te zijn van de gegevenskwaliteit is bepaald welke gegevensbronnen voor het promoten van de ecologische en sociale kenmerken en het volgen van de duurzaamheidsindicatoren moesten worden gebruikt en zijn er specifieke maatregelen ingevoerd. De methoden voor de gegevensverwerking zijn duidelijk gedefinieerd, en er worden geen gegevens op schattingen gebaseerd. Het gedeelte schattingen zou beperkt worden tot gevallen van nog ontbrekende energiegegevens. Zodra de juiste cijfers bekend zijn, dienen deze de schattingen te vervangen.

De methodologie, de gegevensbronnen en de -verwerking van informatie met betrekking tot duurzaamheid zijn zodanig opgezet dat de ecologische en sociale kenmerken van het Subfonds effectief gemeten wordt op basis van de beschikbare en te verzamelen gegevens, de instrumenten en de mogelijke beperkingen. Bij het beheer van de methodologische en databeperkingen, is bepaald welke gegevens de kwaliteit van de beoordeling van de indicatoren kunnen beïnvloeden. Om dergelijke beperkingen aan te pakken, worden gerichte maatregelen genomen. Geen enkele geconstateerde beperking mag het bereiken van de ecologische en sociale kenmerken van het Subfonds noemenswaardig in de weg staan.

Voordat er een belegging wordt gedaan, wordt een due-diligence-onderzoek verricht naar de bijdrage ervan aan de duurzame doelstelling van het Subfonds. Dit onderzoek wordt gestaafd door een technische inspectie en afgezet tegen de vastgestelde duurzaamheidsindicatoren. In afwachting van de uitkomst ziet Swiss Life Asset Managers Luxembourg toe op de naleving van de regels voor en van het Subfonds.

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

Versjon: 4

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 paragraf 8 i (EU) 2019/2088 fra EU-parlamentet og -rådet vedtatt 27. november 2019 om krav til bærekraftsrelatert rapportering i finanstjenestesektoren ("SFDR").

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

På miljøsidan 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.

Deepki samler inn all ESG-informasjon som er nødvendig for å evaluere ESG-resultatene (oppnåelsen av de miljø- og samfunnsnyttige egenskapene og bærekraftsindikatorene). Kapitalforvalterne oppdaterer bærekraftsindikatorene årlig hvis nødvendig. ESG-teamet vurderer den oppdaterte informasjonen årlig for å sikre at det er mulig å oppnå de miljø- og samfunnsnyttige egenskapene og bærekraftsindikatorene.

Datakildene som brukes for å fremme de miljø- og samfunnsnyttige egenskapene og til å overvåke bærekraftsindikatorene ble identifisert og spesifikk tiltak gjennomført for å sikre datakvaliteten. Databehandlingsmetodene ble klart definert, og ingen data er estimerte. Andelen "estimerte" data vil kun være relevant hvis det mangler energidata. Så snart virkelige data er tilgjengelige, vil de estimerte dataene bli overskrevet.

Metodologien, datakildene og behandlingen av bærekraftsrelaterte opplysninger er blitt definert i den hensikt å kunne måle underfondets miljø- og samfunnsnyttige egenskaper på en effektiv måte, i samsvar med de tilgjengelige dataene som innhentes, verktøyene og dessuten vurdering av potensielle begrensninger. I styringen av metodologiske og datarelaterte begrensninger ble det identifisert elementer som kunne påvirke kvaliteten på vurderingen av indikatorene. Det tas spesifikk tiltak for slike begrensninger, men stort sett anses ingen av begrensningene som er identifisert å påvirke oppnåelsen av de miljø- og samfunnsnyttige egenskapene til underfondet på en vesentlig måte.

Før anskaffelse av investeringer, gjennomføres de en due diligence-prosess for å vurdere bidraget den aktuelle investeringen kan gi til underfondets bærekraftsmål. Denne vurderingen støttes av en teknisk inspeksjon og måles opp mot de etablerte bærekraftsindikatorene. I eiefasen overvåker Swiss Life Asset Managers Luxembourg samsvar med underfondets bindende elementer.

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

Finansproduktet bruker ikke en referanseindeks.

Art. 10.º SFDR Divulgação

Versão: 4

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.

A Deepki reúne todas as informações ESG necessárias para avaliar o desempenho ESG (consecução das características ambientais e sociais e dos indicadores de sustentabilidade). Anualmente, os gestores de ativos atualizam os indicadores de sustentabilidade, quando necessário. A equipa ESG analisa anualmente as informações atualizadas para garantir que as características ambientais e sociais e os indicadores de sustentabilidade possam ser alcançados.

As fontes de dados utilizadas para promover características ambientais e sociais e monitorizar os indicadores de sustentabilidade foram identificadas e foram implementadas medidas específicas para garantir a qualidade dos dados. Os métodos de tratamento dos dados foram claramente definidos e não há dados estimados. A proporção de dados "estimados" seria apenas no caso de faltarem dados energéticos. Quando os dados reais estiverem disponíveis, substituirão os dados estimados.

A metodologia, as fontes de dados e o processamento da informação relacionada com a sustentabilidade foram definidos com a intenção de aferir eficazmente as características ambientais e sociais do Subfundo, de acordo com os dados e ferramentas disponíveis e suscetíveis de recolha, e considerando também as potenciais limitações. Na gestão das limitações metodológicas e de dados, foram identificados elementos que poderiam afetar a qualidade da avaliação dos indicadores. São tomadas medidas específicas para essas limitações; a nível global, considera-se que nenhuma das limitações identificadas afeta de forma significativa a concretização das características ambientais e sociais do Subfundo.

Antes da aquisição de investimentos, é realizado um processo de diligência devida para avaliar a contribuição desse investimento para o objetivo sustentável do Subfundo. Esta avaliação é apoiada por uma inspeção técnica e medida em função dos indicadores de sustentabilidade estabelecidos. Durante a fase de detenção, a Swiss Life Asset Managers Luxembourg controla o cumprimento dos elementos vinculativos do Subfundo.

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

Version: 4

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.

Deepki samlar in all nödvändig ESG-information för att utvärdera ESG-resultatet (uppnåendet av miljörelaterade och sociala egenskaper och hållbarhetsindikatorerna). Kapitalförvaltarna uppdaterar årligen hållbarhetsindikatorerna efter behov. Varje år gör ESG-teamet en översyn av den uppdaterade informationen för att säkerställa att de miljörelaterade och sociala egenskaperna och hållbarhetsindikatorerna kan uppnås.

De datakällor som användes för att främja de miljörelaterade och sociala egenskaperna och övervaka hållbarhetsindikatorerna identifierades och specifika åtgärder genomfördes för att säkerställa datakvaliteten. Metoderna för databehandling definierades tydligt och inga data estimeras. Andelen data som estimeras är endast relevant om det saknas energidata. När faktiska data finns tillgängliga kommer de att ersätta den estimerade datan.

Metod, datakällor och behandling av hållbarhetsrelaterad information har definierats i syfte att effektivt kunna mäta delfondens miljörelaterade och sociala egenskaper i enlighet med tillgängliga och insamlingsbara data och verktyg, samt även med hänsyn till eventuella begränsningar. Vid hanteringen av begränsningar vad gäller metoder och data identifierades element som kan påverka kvaliteten på bedömningen av indikatorer. Specifika åtgärder vidtas i fråga om sådana begränsningar: Generellt anses inga av de begränsningar som identifierats påverka uppnåendet av delfondens miljörelaterade och sociala egenskaper i någon betydande utsträckning.

Investeringar föregås av en due diligence-process för att bedöma investeringarnas respektive bidrag till delfondens mål för hållbar investering. Bedömningen stöds av en teknisk undersökning och mätningar mot fastställda hållbarhetsindikatorer. Under innehavsperioden övervakar Swiss Life Asset Managers Luxembourg förenlighet i fråga om delfondens bindande delar.

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.

Review of disclosures:

As required by Article 12 of the SFDR, please find below the explanation of the amendments brought to the website disclosures, published in accordance with Article 10 of the SFDR:

Date	Explanations of amendments
10 March 2021	Initial document created.
01 February 2023	Update following the entry into force of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022 supplementing Regulation (EU) 2019/2088 of the European Parliament and of the Council with regard to regulatory technical standards specifying the details of the content and presentation of the information in relation to the principle of 'do no significant harm', specifying the content, methodologies and presentation of information in relation to sustainability indicators and adverse sustainability impacts, and the content and presentation of the information in relation to the promotion of environmental or social characteristics and sustainable investment objectives in precontractual documents, on websites and in periodic reports
01 February 2023	Translations of the section "Summary" added.
01 December 2025	Update to provide additional details and further transparency to website disclosures in line with Art 10 and 37 of the SFDR RTS requirements. Update of the target levels of the sustainability indicators.