

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product name: Tracker Certificate "MFO CLUB FAMILY"

ISIN: CH1470927257

PRIIP Manufacturer: Helveteq AG, Zentrum Staldenbach 3, 8808 Pfäffikon SZ, Switzerland (Helveteq)

Website: <https://helveteq.com>

Telephone: +41 41 554 50 99

Regulatory status: Helveteq is a company incorporated under Swiss law and operates under the Federal Act on Financial Services (FinSA). This product is not approved by the Swiss Financial Market Supervisory Authority (FINMA) and is not subject to FINMA supervision as a collective investment scheme. This product is not intended to be offered, sold or otherwise made available to retail investors in the European Economic Area (EEA). Distribution is restricted exclusively to professional and institutional investors. This Key Information Document has been prepared for regulatory completeness and potential cross-border distribution scenarios, although the product is not actively marketed to retail investors in the EEA. See the Final Terms for the full selling restriction.

This Key Information Document is accurate as of: 9 March 2026

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

What is this product?

Type

This product is a non-listed tracker certificate issued under Swiss law. It constitutes a secured, debt instrument issued by Helveteq. It does not constitute a collective investment scheme and is not subject to supervision as an investment fund. The value of the product depends on the performance of the underlying assets held within the portfolio to which the product provides exposure.

Term

This product is open-ended and does not have a fixed maturity date. The manufacturer retains the right to terminate the product in accordance with the provisions set out in the prospectus and final terms. Investors may request redemption of their investment, subject to applicable redemption procedures, notice periods, and liquidity conditions. The timing and execution of redemptions depend on the availability of liquidity and the valuation of the underlying assets.

Objectives

The objective of this product is to achieve positive total return through long-term capital appreciation. The portfolio is managed by Black Oak (Monaco) S.A.M. using a discretionary multi-asset strategy. The product does not track any benchmark or index. The return of the product depends on the performance of the underlying portfolio investments, net of applicable fees and costs.

The portfolio may invest in equities (including single stocks, ADRs/GDRs, REITs), bonds (government, corporate, labelled, high-yield, hybrid, CoCo bonds), ETFs, ETCs, ETPs, money market instruments, open-ended collective investment schemes, and cash. The following allocation ranges apply: equities 25–75% (maximum 10% per single stock); bonds 0–50% (maximum 10% per CoCo, high-yield or hybrid bond); cash and money market instruments 0–50%; alternative assets (real estate, commodities) 0–35%. Eligible currencies are EUR, USD, GBP, CHF, HKD and JPY; currency risk may be hedged using derivatives. Short selling, margin trading, structured products, private equity, and closed-end funds are not permitted. The product does not provide any form of capital protection. Investors bear the full risk of loss associated with the underlying portfolio.

Target investor

This product is intended exclusively for professional clients and eligible counterparties as defined under MiFID II (Directive 2014/65/EU, Article 4(1)(10) and (11)). It must not be offered, sold or otherwise made available to retail investors in the European Economic Area. The minimum investment amount is EUR 100,000. Investors must have sufficient knowledge and experience to understand the characteristics and risks of structured financial instruments and must be able to bear losses up to and including the total loss of invested capital. This product is not suitable for investors who require capital protection, guaranteed income, or immediate liquidity.

Insurance benefits

This product does not offer any insurance benefits.

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

Summary Risk Indicator



The risk indicator assumes you keep the product for five years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The Summary Risk Indicator is a guide to the level of risk of this product compared with other products. It shows how likely it is that the product will lose money because of movements in the markets or because the manufacturer is unable to pay you.

We have classified this product as 3 out of 7, which corresponds to a medium-low risk class. As the product is an Actively Managed Certificate (AMC), a proxy has been used for this calculation, reflecting the portfolio composition at the time of production of this KID. This proxy has a VEV (Value at Risk Equivalent Volatility) of 5.9%, calculated in accordance with the PRIIP Category 2 methodology, resulting in an MRM of 3 (CRM 1) and an SRI of 3.

This product does not include any protection from future market performance. You could lose some or all of your investment. If the manufacturer is unable to pay what is owed, you could lose your entire investment.

Material Risks Not Fully Captured in the Summary Risk Indicator

Currency Risk: The underlying investments may be denominated in currencies other than EUR. Returns may increase or decrease as a result of currency exchange rate fluctuations. If your reference currency differs from EUR, you may be subject to additional currency risk.

Manager / Portfolio Management Risk: The performance of the product depends on the investment decisions of the portfolio manager, Black Oak (Monaco) S.A.M. Poor asset selection, allocation, or risk management may negatively affect returns.

Counterparty / Custody Risk: The product is exposed to the risk that counterparties or custodians, including Banca Crediinvest SA, may fail to meet their obligations, which could result in financial losses.

Conflict of Interest Risk: Helveteq acts simultaneously as issuer, calculation agent, and administrator of this product. Redemption amounts and fee calculations are determined by Helveteq in its capacity as calculation agent, without independent third-party verification. This concentration of roles may give rise to conflicts of interest that could affect investors adversely. The valuation of the portfolio is subject to internal control procedures and periodic external audit oversight. Investors should take this into account when assessing the product.

Concentration Risk: The portfolio may invest in a limited number of assets, sectors, or strategies. A negative development affecting these exposures may significantly impact the value of the product.

Liquidity Risk: This product is not listed on an exchange, and there may be limited or no secondary market liquidity. Some underlying investments may also be illiquid under certain market conditions. You may not be able to sell or redeem your investment easily or at a price that reflects its true value.

Performance Scenarios

Investment of EUR 10,000 Recommended holding period: 5 years

Scenario	After 1 year	After 3 years	After 5 years (RHP)
Stress	EUR 7,293 -27.07% p.a.	EUR 7,032 -11.07% p.a.	EUR 6,208 -9.09% p.a.
Unfavourable	EUR 9,164 -8.36% p.a.	EUR 9,145 -2.94% p.a.	EUR 9,266 -1.51% p.a.
Moderate	EUR 9,809 -1.91% p.a.	EUR 10,282 +0.93% p.a.	EUR 10,779 +1.51% p.a.
Favourable	EUR 10,483 +4.83% p.a.	EUR 11,545 +4.91% p.a.	EUR 12,521 +4.60% p.a.
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		

The figures shown include all costs of the product itself but may not include all costs that you pay to your advisor or distributor. The stress scenario shows what you might receive in extreme market circumstances. Your maximum loss would be the full amount invested.

The scenarios shown are estimates based on past data and current conditions, and are not exact indicators of future performance. What you get will vary depending on how the market performs and how long you keep the product.

The figures do not take into account your personal tax situation, which may also affect how much you get back.

What happens if Helveteq is unable to pay out?

This product is secured by collateral held with Banca Crediinvest SA (Lugano, Switzerland) as custodian. A security interest (pledge) over the collateral is held by ADEXAS Rechtsanwälte AG (Zurich, Switzerland), acting as independent Security Agent on behalf of investors. In the event that Helveteq becomes insolvent or is otherwise unable to meet its obligations, investors have recourse to the pledged collateral. The Security Agent may cause the collateral to be liquidated and the proceeds distributed to investors.

However, the value of the collateral may be insufficient to fully repay all investors. As a result, investors may suffer partial or total loss of their investment. This product is not covered by any investor compensation scheme.

What are the costs?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown are the cumulative costs of the product itself, for three different holding periods. The figures assume you invest EUR 10,000 and are estimates that may change in the future.

Costs over time

If you exit after	Total costs	Impact on return per year (RIY)
1 year	EUR 729	7.29%
3 years	EUR 1,408	4.41%
5 years	EUR 2,191	3.83%

Composition of costs

* Based on EUR 10,000 investment at the maximum applicable cost rates.

Cost type	Description	% of investment	EUR amount *
Entry costs	Maximum charged when entering. Actual costs may be lower depending on distributor.	Up to 4.00%	Up to EUR 400
Exit costs	Maximum charged when exiting the product.	Up to 0.25%	Up to EUR 25
Ongoing costs (p.a.)	Management and administrative/operating costs reflected in daily valuation.	2.60% p.a.	EUR 260 p.a.
Transaction costs (est.)	Estimated costs of buying and selling underlying investments.	~0.20% p.a.	~EUR 20 p.a.
Performance fees	No performance fees or carried interest are charged by this product.	None	None

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and show you how they affect your investment.

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

The recommended holding period for this product is five years. This recommendation reflects the investment horizon required to achieve the product's investment objectives and to mitigate the effects of short-term market volatility.

Redemptions take place on the last business day of each calendar month (the Investor Redemption Date). To redeem, investors must submit a redemption order through their financial intermediary with at least 10 business days' notice before the relevant Investor Redemption Date. The issuer may limit total redemptions on any single Investor Redemption Date to 20% of the product's net asset value. Redemption requests exceeding this limit will be scaled back proportionally and deferred to subsequent Investor Redemption Dates in order received. The issuer may also suspend redemptions temporarily in exceptional market conditions or where liquidation of underlying investments is not reasonably practicable. Subscriptions are accepted on the last business day of each calendar month, with orders required at least 5 business days in advance.

Early redemption may result in losses, particularly if market conditions are unfavourable at the time of redemption. This product is not listed on an exchange, and there may be limited or no secondary market liquidity.

How can I complain?

If you wish to make a complaint about this product, you may contact the manufacturer:

Helveteq AG

Zentrum Staldenbach 3, 8808 Pfäffikon SZ, Switzerland

Email: info@helveteq.com

Website: <https://helveteq.com>

Telephone: +41 41 554 50 99

Helveteq AG is affiliated with the Swiss Ombudsstelle Finanzdienstleister (OFD), which provides alternative dispute resolution services for investors.

Other relevant information

The prospectus, final terms, and related documentation for this product are available free of charge at <https://helveteq.com>. These documents contain further information about the product, including the full risk factors, legal terms, and issuance conditions. As the product does not yet have a sufficient performance history, the historical data used for the calculation are derived from a representative model portfolio reflecting the current asset allocation.

This Key Information Document was produced on 9 March 2026 and will be reviewed and updated at least every twelve months, or sooner in the event of a material change.