

SmartLend Private Debt Tracker

CH1515237910 · VALOR 151523791 · SLDEBT SW Equity · CHF · 1300 Tracker Certificate

This Product is offered exclusively to professional and institutional clients within the meaning of Article 4 paragraphs 3 and 4 of the Swiss Federal Act on Financial Services (FinSA). It is not for retail distribution. Outside Switzerland, this Product may only be offered, sold or delivered to investors qualifying as professional or institutional clients under the equivalent definitions of their local jurisdiction, and subject to the Additional Selling Restrictions set out in the Final Terms.

INVESTMENT STRATEGY · RULE-BASED

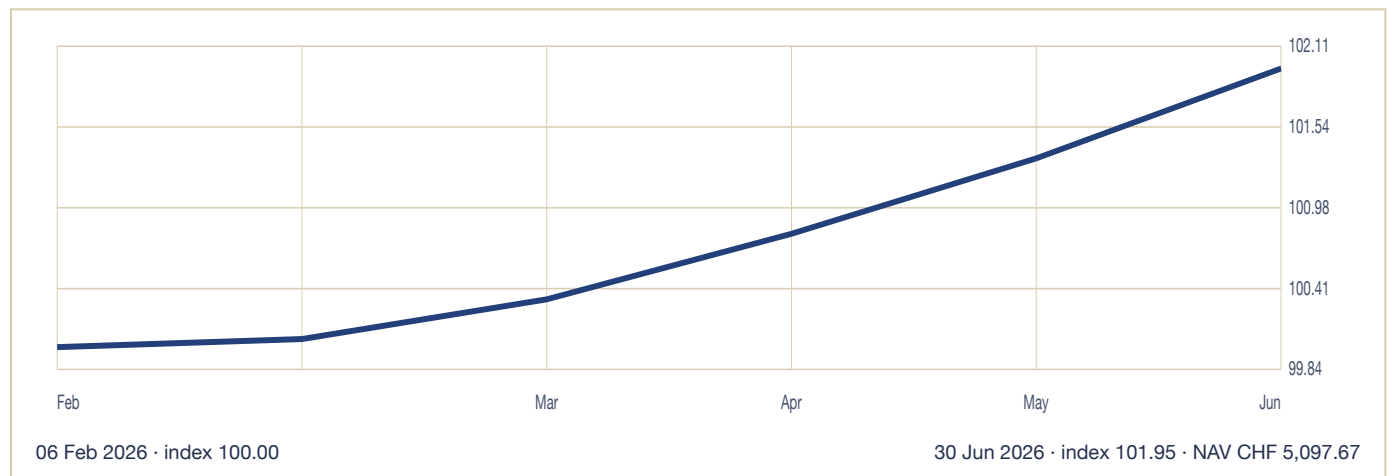
Provide rule-based exposure to Swiss real-estate-secured private debt

Loans are originated by SmartLend AG, which also acts as Index Calculation Agent. Mortgage certificates are held on a fiduciary basis. The Index evolves solely as a mechanical consequence of loan amortisation, interest payments, defaults, recoveries, fees and cash movements — there is no investment discretion. Redemptions are paid only from the 5% minimum cash component (Redemption Gate). Custody and paying agency sit at Banca Crediinvest SA, Lugano. The product is offered exclusively to professional and institutional clients within the meaning of Art. 4 §3–4 FinSA.

- Total return structure with reinvestment in NAV; no distributions.
- Distribution restricted to professional and institutional investors (FinSA Art. 4 §3–4).
- 5% minimum cash component maintained at Index level (Redemption Gate).

PERFORMANCE · INDEXED (BASE 100)

NAV PER CERTIFICATE **CHF 5,097.67** · 30 Jun 2026



1M	3M	6M	1Y	YTD	ITD
+0.62%	+1.61%	n/a	n/a	+1.95%	+1.95%

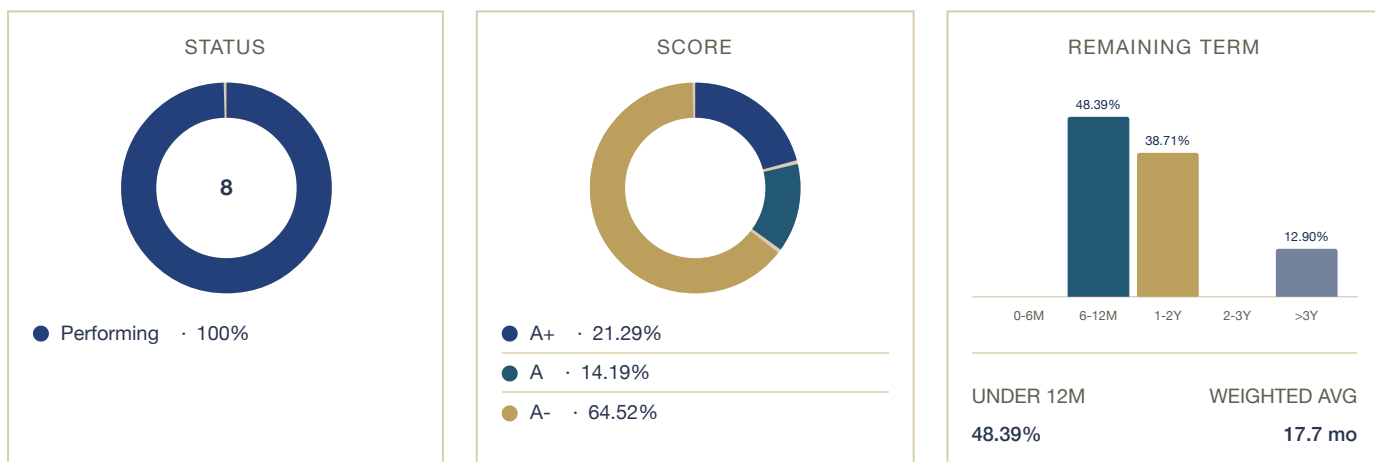
As of 30 Jun 2026. Track record limited since 06 Feb 2026. Past performance is not an indicator of future results.

ASSET CLASS · PRIVATE CREDIT / MORTGAGE

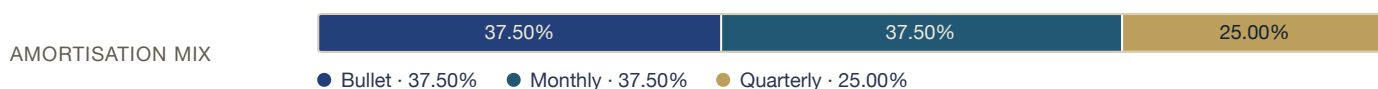
UNDERLYING	
DESCRIPTION	SmartLend Index (Swiss real-estate-secured loan claims)
NUMBER OF ACTIVE LOANS	8
WEIGHTED AVERAGE LTV	59.75% (cap 80%)
WEIGHTED AVERAGE MATURITY	17.7 months (cap 5 years)

UNDERLYING	
WEIGHTED AVERAGE COUPON (GROSS)	11.54% p.a.
ORIGINATOR	SmartLend AG
CASH	22.43% (target ≥ 5% of AuM, ramping-up phase)

PORTFOLIO BREAKDOWN

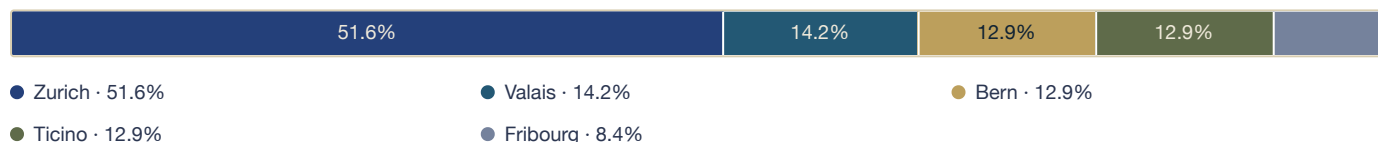


POOL QUALITY



GEOGRAPHIC ALLOCATION

By canton · property location · 8/8 coverage



PORTFOLIO LIQUIDITY PROFILE

IF 100% REDEMPTION REQUESTED TODAY, EXPECTED TIME TO LIQUIDATION (% OF NAV, 5% CASH FLOOR INCLUDED IN 0-3M)



Pool metrics reflect loan-book data as of the reporting date.

KEY DATA

IDENTIFIERS			
ISIN	CH1515237910	VALOR	151523791
SIX	N/A	BLOOMBERG	SLDEBT SW Equity
STRUCTURE	nETP	SSPA CATEGORY	Tracker Certificate (1300)
UNDERLYING	SmartLend Index (Swiss real-estate-secured loan claims)		
ISSUANCE			
ISSUE DATE	06 Feb 2026		
ISSUE PRICE	CHF 5,000		
ISSUE SIZE	20,000 Securities (with reopening clause)		
CURRENCY	CHF		

LIQUIDITY	
NAV FREQUENCY	Monthly
SUBSCRIPTION	Monthly
REDEMPTION	Best-effort with gate
REDEMPTION NOTICE	1 Business Day
REDEMPTION GATE	5% · The Issuer may limit or suspend redemptions
CASH BUFFER	≥ 5% of AuM
LISTING	No
LISTING VENUE	N/A
ECONOMICS	
MINIMUM INVESTMENT	CHF 20,000
INVESTOR FEE	1.00% p.a.
PERFORMANCE FEE	10% above 5% hurdle
SUBSCRIPTION FEE	Up to 1.25% (including Paying Agent fee)
REDEMPTION FEE	Up to 1.25% (including Paying Agent fee)
SERVICE PROVIDERS	
ISSUER	Helveteq AG, 8808 Pfäffikon SZ, Switzerland
ORIGINATOR	SmartLend AG, 6300 Zug ZG, Switzerland
INDEX CALCULATION AGENT	SmartLend AG, 6300 Zug ZG, Switzerland
PAYING AGENT	Banca Credinvest SA, 6900 Lugano TI, Switzerland
CUSTODIAN	Banca Credinvest SA, 6900 Lugano TI, Switzerland
CALCULATION AGENT	Helveteq AG, 8808 Pfäffikon SZ, Switzerland
ADMINISTRATOR	Helveteq AG, 8808 Pfäffikon SZ, Switzerland
SECURITY AGENT	ADEXAS Rechtsanwälte AG, 8008 Zürich ZH, Switzerland
ISSUER AUDITOR	BDO AG, 8853 Lachen SZ, Switzerland · Annual · IFRS

TAX

Swiss Withholding Tax treatment applies. Investors are advised to consult their tax advisors regarding their individual situation before investing in this product.

Withholding tax (where applicable) is booked at product level and reflected in the NAV. Any potential tax reclaim depends on the investor's individual circumstances and is not reflected in the NAV.

REGULATORY

GOVERNING LAW	Switzerland
DISTRIBUTION	Professional and institutional clients only (FinSA Art. 4)
FINMA SUPERVISION	No
REGULATORY	FinSA · Base Prospectus approved by SIX Exchange Regulation

PRODUCT ADVANTAGES

INVESTOR PROTECTION

- Fully collateralised tracker certificate
- Collateral pledged in favour of investors
- Independent Security Agent
- Pledge perfected through Account Control Agreement
- Issuer credit risk mitigated but not eliminated

REGULATORY FRAMEWORK

- Base Prospectus approved by SIX Exchange Regulation Ltd., Reviewing Body within the meaning of FinSA
- Annual independent audit; financial statements prepared under IFRS standards
- Not a collective investment scheme under CISA
- Issuer not subject to FINMA supervision

TRANSPARENCY

- Issued from Helveteq AG balance sheet
- Collateral held in segregated accounts for the benefit of investors
- Total return structure with reinvestment in NAV; no distributions
- Fully Swiss setup, issuer and instruments

STRUCTURE & PROTECTION

Loan claims are assigned to Helveteq AG and held as Product collateral; the underlying Swiss mortgage certificates are held on a fiduciary basis for the benefit of the Product. The collateral is pledged in favour of an independent Security Agent for investors, with the pledge perfected through an Account Control Agreement under Swiss law (Art. 25 FISA). In an issuer default, the Security Agent may enforce the collateral in accordance with the transaction documents. Collateralisation mitigates issuer credit risk but does not eliminate it. The product offers no capital protection. Enforcement and recoveries may take time and amounts recovered may be lower than the outstanding investment.

ABOUT THE STRATEGY ORIGINATOR

SmartLend AG · Zug, Switzerland

SmartLend AG is a Swiss originator of real-estate-secured loan claims. As Index Calculation Agent, SmartLend maintains the SmartLend Index methodology, applies the eligibility criteria, and services the underlying loan portfolio. SmartLend acts on a strictly non-discretionary basis.

ABOUT THE ISSUER · HELVETEQ

Helveteq structures and issues transparent investment products, including Tracker Certificates and Actively Managed Certificates (AMCs), across traditional and alternative asset classes. We enable financial intermediaries to access capital markets with ease. We support the structuring and issuance process within the applicable legal and regulatory framework. From equities, fixed income, and commodities to private debt, real estate, and digital assets, we turn investment strategies into bankable, structured products. Products are issued under a base prospectus approved by SIX Exchange Regulation and are eligible for distribution through Swiss banks.

MONTHLY NAV PERFORMANCE (%)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2026	–	+0.06%	+0.28%	+0.46%	+0.52%	+0.62%	–	–	–	–	–	–

DOCUMENTS

[FINAL TERMS](#) →

KID
Not available. Professional investors.

[BASE PROSPECTUS](#) →

CONTACT

Helveteq AG, 8808 Pfäffikon SZ, Switzerland · +41 41 554 50 99 · info@helveteq.com · helveteq.com

DISCLAIMER

This document constitutes advertisement within the meaning of Article 68 FinSA. It is neither a Key Information Document within the meaning of Article 58 FinSA, nor a Prospectus within the meaning of Article 35 FinSA. Investors should base their investment decision solely on the Base Prospectus, as supplemented from time to time, together with the relevant Final Terms and the Key Information Document where applicable, all available free of charge at helveteq.com.

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Past performance is not an indication or guarantee of future results. The charts and graphs may reflect hypothetical historical performance. All information presented prior to the issue date is back-tested. Back-tested performance is not actual performance but is hypothetical.

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Securities Act), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws and (ii) may be offered, sold or otherwise delivered at any time only to transferees that are Non-United States Persons (as defined by the U.S. Commodity Futures Trading Commission).

Investors are invited to carefully read the Product documentation, namely the Base Prospectus, which may be amended or supplemented from time to time, together with the relevant Final Terms prepared for a particular Product containing the full legally binding terms and conditions.

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