

LEND Hypovest Certificate

Yield increase through investments in CHF mortgages on CH real estate powered by LEND.ch

Advertising

Factsheet as of November 1st, 2024

Investment Strategy

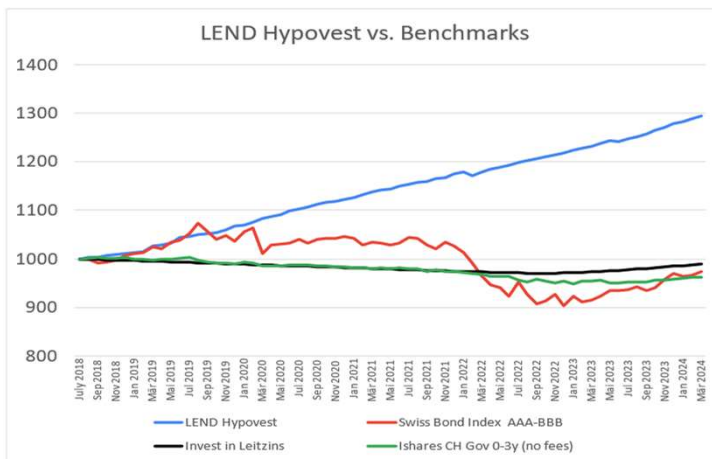
*Expected annual return of +5% above the interest rate on short-term federal bonds
The LEND Hypovest Certificate enables a direct and broadly diversified investment in the Swiss mortgage market.

- Investment in mortgages on existing properties, no construction projects as collateral
- Maximum loan-to-value ratio of up to 80 % of the property value
- Exclusion of intermediaries via the leading Swiss "Direct Lending" platform LEND.ch
- Detailed analysis of each mortgage and the risks by "LEND.ch"
- Risk diversification and return potential through a diversified quantitative portfolio approach

Product

- Tracker Certificate
- 100% collateralized by the loan receivables on the mortgages
- No leverage, no financial engineering

Historical Outperformance



Since its launch in July 2018, LEND has financed 345 mortgages with a total volume of over CHF 110 million have been financed. In the past, the mortgage portfolio has significantly outperformed all benchmarks, both in terms of returns and low volatility. The annual excess return amounted to (i) +4.64% (gross) vs. the Swiss prime rate, (ii) +4.93% (gross) vs. the Swiss Bond Index and (iii) +5.2% (gross) vs. the ishares Swiss Domestic Government Bond 0-3y ETF. This speaks for the LEND's robust investment and risk management processes. Each mortgage is examined in detail and recorded in the LEND risk model, from which the risk-adjusted interest rate is determined. The LEND Hypovest Certificate invests strictly via a rule-based approach.

About LEND

As the leading Swiss crowdfunder, LEND has a solid financial basis, is independent and operates profitably. The platform supports 100,000 borrowers and 8,000 investors. LEND has financed and processed CHF 350 million in mortgages, SME and personal loans via the platform. LEND achieves all this without the high costs associated with banks and financial intermediaries. This results in a higher return on investment for investors.

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BASIC PLATFORM



[Lend.ch](https://lend.ch)

REFERENCE-DATA

Issuer	Helveteiq AG
Valor	135709969
ISIN	CH1357099691
Currency	CHF
Issue price	CHF 10'000
Issue size	5'000
Revenue	accumulating

TRADE DATA

Issue date	15 July 2024
Maturity	open end
Investor Fee	0.95% p.a.
Subscription Fee	1.00%

SERVICE PROVIDER

Custodian	Credinvest
Paying Agent	Credinvest
Administrator	Apex
Security Agent	Adexas

CONTACT

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Product Advantages

TRANSPARENT

Helveteq nETPs are always ESG-transparent. This means the ESG focus is clearly designated in the product Final Terms.

REGULATED

All nETPs are issued under the Base Prospectus of Helveteq. The Base Prospectus was approved by and registered with SIX Exchange Regulation Ltd, the reviewing body within the meaning of the Swiss Financial Services Act.

SECURE

An independent Security Agent assumes responsibility for the pledged assets in favour of the investors using the underlying assets as collateral. It is therefore always guaranteed that investments are fully secured against default of the issuer. Furthermore, the collateral is securely held with a third-party custodial services provider and the value (NAV) of your investment is independently verified monthly by a regulated administrator.

SIMPLE

nETPs or non-listed ETPs are financial instruments that are equivalent to ETPs but without an exchange listing. They are collateralized tracker certificates or collateralized other structured products, thereby minimizing the issuer risk similar to ETPs. Given that they are not traded on exchange, nETPs can include a wider universe of underlyings than ETPs.

NAV Performance Indicators

Monthly Change (%)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
'24							-0.05	0.18	0.42	0.37		

Historical NAVs (CHF)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
'24							9'995.30	10'013.26	10'055.52	10'092.81		

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