

Schedule of fees

Valid with effect from 1st July 2021

A) Fees for banking / administration / advice

1 Vested benefits account with Sparkasse Schwyz AG (from CHF 50'000.-)

- No administration fee

2 Investment solutions (from CHF 50'000.-)

- One-off issuing commission of max. 0,5%
- Regular fee for advice and Foundation management in favour of PensExpert AG 0,175% p.a.
- Regular administration fee CHF 20.- per month
- The regular fees for custody management and portfolio management, any transaction costs as well as any controlling fees are charged according to the current fee schedule of the accredited partner bank and/or external asset managers.

Comments on fees for banking / administration / advice:

- The regular fees are automatically charged to the vested benefits account and/or vested benefits custody account on a quarterly, six-monthly or annual basis.
- The one-off issuing commission is calculated on the basis of the transferred pension capital from another Pillar 3a Foundation. There is no one-off commission on the annual Pillar 3a contributions. If the insured member has been introduced to the Foundation by an intermediary, then the intermediary is entitled to a share of this issuing commission and the Foundation is authorised to pay this amount to the intermediary.
- The vested benefits sum available in the respective case forms the basis for the calculation of the regular custody and asset management fees, fees for advice and Foundation management as well as any controlling fees charged by external asset managers.
- PensExpert AG is responsible for the Foundation's operational management and for the advice and support for the customer on pension and tax matters. For these services, PensExpert AG receives annually from the custodian banks the fees charged for advice and Foundation management and/or, from the savings account banks, a share of the interest margin. By signing the Retirement Benefits Agreement, the customer acknowledges the fee schedule and the regular remuneration to be remitted to PensExpert AG.
- The regular fee for advice and Foundation management as well as the processing fee in favour of PensExpert AG is exclusive of VAT.
- In the case of withdrawal from the Pens3a Pension foundation, the fees are debited as at the effective date of withdrawal from the Foundation. In this case the monthly administration fee is always charged in full for any incomplete months (on entry and/or withdrawal).
- Any refunds from investment foundations or investment funds will be claimed by the Vested Benefits Foundation and credited to the respective insured member directly by the custodian bank.

B) Fees for extraordinary services

Fees for extraordinary services rendered by the Pens3a Pension Foundation as well as by external organisations (on behalf of the Foundation), among others, are subject to a charge as follows:

3 Pre-payment / pledging for home ownership (WEF)

Home ownership in Switzerland:

- Pre-payment CHF 400.-
- Pledging CHF 200.-

Home ownership outside Switzerland:

Fees for pre-payment or pledging on request

4 Additional fees for mortgage contracts

a) Personal mortgages

PensExpert AG processing fee:

- Initial preparation of contract CHF 1'000.-
- Adjustments to contract, contract extensions etc. CHF 500.-

The above-mentioned mortgage processing fees will either be invoiced directly to the relevant insured member by PensExpert AG or charged directly to his or her retirement assets account by the Foundation.

Pens3a administration fee:

- Regular fee on mortgage loans 0,2% p.a.

The regular fee on mortgage loans (incl. VAT) will be invoiced together with the mortgage interest.

b) IST2 residential mortgages

PensExpert AG processing fee

- Processing fee on submission of the loan application CHF 500.-

The above-mentioned fee is charged direct to the retirement assets account regardless as to whether or not the loan is granted.

5 Permanent move abroad or residence abroad

Consultation and processing fee*		
Retirement assets up to CHF 0.5 million	Retirement assets > CHF 0.5 million	Retirement assets > CHF 1 million
CHF 1'000.-	CHF 750.-	CHF 500.-

* Exception: flatrate CHF 2'000.-- consultation and processing fee if the retirement assets were invested in securities for less than 12 months.

Pens3a

The consultation and processing fee is debited to the relevant vested benefits account and/or vested benefits custody account prior to the cash payment. If the insured member has been introduced to the Foundation by an intermediary, then the intermediary is entitled to a share of the above consultation and processing fee and the Foundation is authorised to pay this amount to the intermediary.

6 Additional costs and external costs

Any additional services caused or requested by the pension holder, as well as external costs, will be charged directly to the pension holder's vested benefits account, subject to prior notification.

C) Changes

The Board of Trustees can make adjustments to the schedule of fees at any time. Changes to the regular fees will be made available on line or notified to the insured member in writing.

D) Effective date

This fee schedule forms an integral part of the retirement benefits agreement and enters into force as of 1st July 2021.

If linguistically meanderings to the German version should appear, so the German version will take effect.

Schwyz, 10th June 2021

Board of Trustees of the
Pens3a Pension foundation