

Fee Schedule for Investment Services

Schwyz, 28 October 2021

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1 Purpose

This Schedule governs the compensation and costs arising from the pension relationship and the Foundation's investment and administrative services.

2 Costs and fees

2.1 The following costs plus VAT are charged to the pension fund member's pension capital:

Index strategies

All-in fee	0.49% p.a.
Custody and implementation fee	free of charge
Investment strategy (TER)	free of charge ¹
Transaction costs	free of charge
Change in strategy	free of charge

Partner strategies

Foundation fee	0.20% p.a.
Custody and implementation fee	depending on the investment partner ^{2,3}
Investment strategy (TER)	depending on the investment partner ³
Transaction costs	free of charge ⁴
Change in strategy	free of charge

Delegated asset management

Foundation fee	0.20% p.a.
Custody and implementation fee	depending on the investment partner ²
Asset management costs	depending on the investment partner ²
Transaction costs	depending on the investment partner ²

Early withdrawal/pledge for home ownership

Early withdrawal for home ownership per case	CHF 500
Pledge per case	CHF 200

Other fees

Transfer to another vested benefits foundation within one year ⁵ of entry	CHF 400
Advice and processing fee for capital withdrawals with residence abroad	
- For pension account holders who have been with finpension Vested Benefits Foundation for more than one year ⁵	CHF 500 per capital withdrawal
- For pension account holders who have been with finpension Vested Benefits Foundation for less than one year ⁵	CHF 1'500 per capital withdrawal
Extraordinary administrative expenses	based on time spent

1 In principle, the index strategies invest in the zero-fee class (0.0% TER). There are, however, instruments which have TER costs. If such instruments are used as part of the index strategies, the costs are shown at www.finpension.ch/en/vb in addition to the all-in fee.

2 Fees for own custodian bank on request.

3 The fees for the partner strategies are shown at www.valuepension.ch/partner-strategies.

4 Any additional external transaction costs may be passed on.

5 Entry is deemed to be the time of the first receipt of money.

2.2 Costs based on time spent will be calculated on the basis of CHF 200 plus VAT for every hour or fraction thereof.

2.3 The foundation fee is invoiced by the managing company. Invoicing with debit and transfer of the fees is carried out by the Foundation.

2.4 With the written consent of the pension fund member, a maximum annual fee of 1% plus VAT on the average vested benefit capital may be charged for advice or asset management services.

2.5 With the pension fund member's written consent, a maximum brokerage fee of 3% plus VAT may be charged in advance on each deposit as compensation for the brokerage activity.

2.6 Unless otherwise agreed in writing, payments made by third parties which are reimbursed by the Foundation in addition to its regulatory expense allowances must be disclosed and credited to the pension fund member.

3 Invoicing

3.1 The annual fees are calculated quarterly on the basis of the average market value of the pension assets at the end of the last three preceding months. All costs are charged to the pension fund members' pension fund assets.

3.2 In the event of entry or exit, the costs will be charged pro rata temporis on a monthly basis.

3.3 Billing for expenses of third parties subject to VAT, such as external asset management costs, takes place plus VAT.

4 Amendments to the Schedule and entry into force

- 4.1 The Foundation board may amend this Schedule within the framework of the statutory provisions and the purpose of the Foundation at any time.
- 4.2 Pension fund members will be informed of fee increases in writing at least three months before the increase enters into force.
- 4.3 This Fee Schedule enters into force on 1 November 2021. The new fee of CHF 1'500 pursuant to Art. 2.1 of these regulations for pension account holders who have been with the finpension Vested Benefits Foundation for less than one year only applies to new clients as of this date and not to existing clients, which is why no client information is required.

Schwyz, 28 October 2021

Foundation board