

Fee Schedule

1 Purpose

These rules govern the amount, method of calculation, timing and method of deduction of fees and commissions when finpension financial services are used.

2 Fees

2.1	General custody account management fee	0.30 % p.a.
	Electronic tax extract (for securities status)	free of charge
	Reporting on lump-sum tax deduction	free of charge
2.2	Wealth management fee	0.09 % p.a.
	Choice and change of strategy	free of charge
	Buying and selling transactions	free of charge
	Foreign currency exchange	free of charge

The costs of the funds used (TER) are charged directly to the fund and are not debited additionally by finpension from clients' portfolios. The average costs of the funds used in an investment strategy are shown transparently when the strategy is selected.

- 2.3 Stock exchange taxes and federal stamp duty are charged to customers.
- 2.4 No commission is charged for deposits and withdrawals or for portfolio and product closures or balances.
- 2.5 The fees shown include VAT.

3 Invoicing

- 3.1 The annual fee is debited quarterly on a pro rata temporis basis (0.0975% per quarter) by finpension, based on the average market value of the assets at the end of the previous three months.
- 3.2 All fees and costs are debited directly from the clients' assets.
- 3.3 If a portfolio is opened or closed, the fees are debited on a pro rata temporis based on a monthly basis.

4 Amendments to the regulations and entry into force

- 4.1 The Management Board may amend these regulations at any time in accordance with the provisions of the law.
- 4.2 Changes that are unfavourable to customers must be announced at least three months in advance.
- 4.3 These Fee Schedule Regulations come into force on 25 April 2024.

Lucerne, 25 April 2024

The Management Board of finpension AG