

Fee Schedule

1 Purpose

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

2 Costs and fees

2.1 The following costs are charged to the account holder's retirement savings:

Investment strategies

Flat-rate administrative fee	0.39% 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

Early withdrawal/pledge for home ownership

Early withdrawal for home ownership per case	CHF 250
Pledge per case	CHF 200

Other fees

Advice and processing fee for capital withdrawals with residence abroad:

- For account holder, who have been with the finpension 3a Retirement Savings Foundation for more than one year² CHF 250
- For account holder, who have been with the finpension 3a Retirement Savings Foundation for less than one year² CHF 750

Extraordinary administrative expenses based on time spent

¹ In principle, the investment strategies invest in the zero-fee class (0.0% TER). There are, however, instruments that incur TER costs (synthetic TER). If such instruments are used as part of the investment strategies, the costs are shown at <https://finpension.ch/en/3a/> in addition to the flat-rate administrative fee.

² 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 for every hour or fraction thereof.

2.3 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 account holder.

3 Invoicing

3.1 The foundation shall charge the annual fees on a quarterly basis pro rata temporis, whereby the calculation of the fees is based on the average market value of the retirement savings assets at the end of the three previous months. All costs are charged to the account holders' retirement savings.

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 value added tax 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 Account holder 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 October 2022.

Schwyz, 3 October 2022

The Foundation board