

Cost Regulations

Valid as of January 1, 2023

Where versions of these regulations exist in different languages, should they give rise to discrepancies, the German version takes precedence.

Table of contents

Art. 1	Preliminary remarks	3
Art. 2	Savings and risk contributions	3
Art. 3	Ordinary foundation costs	3
Art. 4	Extraordinary foundation costs	3
Art. 5	Termination of contract	4
Art. 6	Asset management costs and additional consulting costs.....	4
Art. 7	Invoicing.....	4
Art. 8	Changes to regulations	4
Art. 9	Effective date.....	4

Art. 1 Preliminary remarks

¹ These regulations are an integral component of the joining agreement concluded between Agilis 1e Collective Foundation (hereinafter the “Foundation”) and the employer. Any changes remain reserved and shall enter into effect as of the date of the resolution enacted by the Board of Trustees. For existing affiliations, the changes shall enter into effect only after the notice period according to the joining agreement has expired.

Art. 2 Savings and risk contributions

¹ The savings contributions to be calculated, the risk contributions, and the associated costs for the contributions to security fund, management, and other costs are defined by the pension plan. The risk contributions are defined based on the reinsurance rate.

Art. 3 Ordinary foundation costs

¹ Ordinary management costs of CHF 500 p.a. shall be charged for each affiliated company. An additional CHF 500 p.a. shall be invoiced for each insured person. If the insurance relationship starts after the beginning of the year, the foundation costs are charged monthly on a pro rata basis.

² The services included are:

- a) General portfolio management
- b) Insurance certificates and insurance register
- c) Changes (changes in salary, entries and withdrawals, plan adjustments, etc.)
- d) Expenses related to divorces (pension compensation)
- e) Cash payment cases in the event of departure abroad, commencement of self-employment, or negligible amounts
- f) Salary declaration
- g) Contribution collection
- h) Claims/care management
- i) Coordination with the reinsurer, the custodian bank, and the annual financial statement

Art. 4 Extraordinary foundation costs

¹ Payment reminders: CHF 100

² Order to pay: CHF 300

³ Continuation demand: CHF 300

⁴ Legal proceedings: CHF 500

⁵ Bankruptcy: CHF 500

⁶ Early withdrawal – promotion of home ownership: CHF 250

⁷ Pledge – promotion of home ownership: CHF 200

⁸ Retroactive changes: Based on expenditure. However, at least CHF 100.

⁹ Access to salary interface: CHF 500 p.a.

Art. 5 Termination of contract

- ¹ The following regulations apply for the administrative expenditure for terminating a contract:
 - a) Final processing work per insured person: CHF 50
 - b) Minimum: CHF 500
 - c) Maximum: CHF 3,000
- ² These costs for terminating a contract shall be charged to the uncommitted capital of the withdrawing pension scheme or, if this uncommitted capital does not suffice, to the company.

Art. 6 Asset management costs and additional consulting costs

- ¹ The current costs for the custody account and asset management, any transaction costs due, and any controlling fees shall be charged according to the valid fee rate of the accredited partner bank and / or external asset managers. Additional consulting costs (e.g. during partial liquidation, etc.) shall be invoiced based on expenditure. The applicable fee rate is CHF 250 per hour.
- ² The costs for involvement of external bodies, negotiations with authorities, extraordinary services, and other expenditure shall be invoiced based on effective expenditure.

Art. 7 Invoicing

- ¹ The savings and risk contributions, as well as the ordinary foundation costs, shall be due on a monthly basis and shall be paid within 30 days. The Foundation will charge 5 percent default interest in the event of payment default.
- ² All costs, except for the contract termination costs that are regulated in Art. 5 Para. 2, shall be invoiced to the affiliated company (the employer).
- ³ Should there be a complaint against the invoice sent, every company shall have 10 days after receiving the invoice to request correction with written justification. Should no complaint be issued within this period, the invoice shall be considered approved.

Art. 8 Changes to regulations

- ¹ The Board of Trustees may enact changes to these regulations at any time. Insured persons must be immediately notified of changes to regulations. Information about the companies that join must be recorded.

Art. 9 Effective date

- ¹ These regulations shall be effective starting on January 1, 2023.
- ² They replace the cost regulations that went into effect on January 1, 2020.

Lucerne, May 9, 2023

Foundation Board Agilis 1e Collective Foundation