

Fee Schedule

Liberty 1e Flex Invest Foundation

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Fee Schedule

Relying on Article 8 of the Charter of Liberty 1e Flex Invest Foundation (hereafter "Foundation"), the Board of Trustees adopts the following Fee Schedule (hereafter "Regulations"):

Art. 1 Purpose

This Fee Schedule regulates the fees and remuneration arising from the contractual relationship with the Foundation and any contractual partners, in addition to members' regular (cost-) contributions in accordance with the Pension Fund Regulations and the benefits scheme.

Art. 2 Paid services for employers

For the services indicated below, the Foundation shall charge the following fees:

1 One-time facility fee

Per member	CHF 100
	(max. CHF 5 000 per pension fund)

2 Fixed fees

(pro rata temporis)

Per member per year	CHF 100
Fixed contract management fees without any members, per year	CHF 500

3 Collections

1st reminder	CHF 100
2nd reminder	CHF 200
Debt recovery procedure	CHF 600
Dismissal of objections	CHF 600
Application for legal proceedings	CHF 750
Application for bankruptcy	CHF 1 000

Official fees for debt recovery and insolvency proceedings are charged additionally.

4 Enquiries

Amounts charged by the AHV/AVS compensation fund office, commercial register, etc. for information which is necessary for pension fund purposes and which the employer fails to provide, in breach of his co-operation obligation, despite a written reminder:

per enquiry	CHF 300
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5 Retroactive changes

Retroactive changes which have to be made after the annual premium is invoiced:

per change	CHF 150
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6 Termination of contract

Per member	CHF 50
Altogether at least	CHF 300

7 Total or partial liquidation of a pension fund

Per member	CHF 50
Altogether at least	CHF 300

8 Additional Foundation services and fees

Employers may be charged for quality and/or quantity of services exceeding normal pension fund administration requirements. For services such as special accounting statements, duplicating documents, preparation of individual documentation, translations, etc., a special rate of CHF 180 per hour shall apply.

9 Additional third-party services and fees

Third-party charges (e.g. regulatory authorities, accredited pension actuary, auditors, administration) and fees in connection with asset management and asset transfers affecting individual pension funds will be debited at actual cost or invoiced separately.

Art. 3 Paid services for members

For the services indicated below, the Foundation shall charge the following fees subject to any expenses, currency spreads and third-party duties (e.g. VAT, stamp duties, etc.), which are shown either as separate items or combined in one single item as a flat fee:

1 Account solutions

Flex pension account	0.00% p.a.
Treasury fee	0.00% p.a.
Collecting pension assets	CHF 0

2 Investment solutions

a) Low Risk Invest

Low-risk investment strategy in accordance with Art. 53a BVV2/OPP2

Foundation fee 0.25% p.a.¹
With asset management/consulting max. 1.00% p.a.

b) BVG Fund Invest – One

Investment strategy with 1 BVG-compliant investment fund or 1 investment group of an investment foundation and 5% cash in each case

Foundation fee 0.40% p.a.¹
With asset management/consulting max. 1.00% p.a.

The Foundation reserves the right to charge a ticket fee of max. CHF 40 in exceptional cases.

c) BVG Fund Invest – Champs

Investment strategy with the 3 best BVG-compliant investment funds or investment groups of investment foundations based on a quantitative process

Foundation fee 0.40% p.a.¹
With asset management/consulting max. 1.00% p.a.

The Foundation reserves the right to charge a ticket fee of max. CHF 40 in exceptional cases.

d) BVG Fund Invest – Mix

Investment strategy with up to 5 BVG-compliant investment funds or investment groups of investment foundations

Foundation fee 0.50% p.a.¹
With asset management/consulting max. 1.10% p.a.

The Foundation reserves the right to charge a ticket fee of max. CHF 40 in exceptional cases.

e) Index Fund Invest

Investment strategy with broadly diversified pure index funds

Foundation fee 0.45% p.a.¹
With asset management/consulting max. 1.20% p.a.

Foundation ticket fee CHF 0

f) Mandate Invest

Asset management mandates with direct investments, certificates, investment funds, investment groups of investment foundations

Foundation fee 0.45% p.a.¹
With asset management/consulting max. 1.45% p.a.

Foundation ticket fee CHF 0

¹ For all the above securities solutions, the recurrent Foundation fee (excluding asset management/guidance) is capped at CHF 625 per month.

3 Account closures

a) Checks/services on disbursements

Vested benefit or occupational benefit institutions	CHF 0
Retirement	CHF 0
Disability or death in special cases (esp. with payment/residential address abroad, several beneficiaries, complex cases)	CHF 250
Self-employment	CHF 250

b) Emigration service (permanent move abroad)

Handling fee per case	CHF 600
Obtain confirmation that Swiss residency has been canceled	CHF 50
Request EU/EFTA social security certificate	CHF 100
Application for withholding tax refund from Canton Schwyz tax office	CHF 600

4 Delivery of securities

Foundation processing fee per position (includes the instruction of the custodian and the delivery control and is limited to CHF 500 per portfolio)	CHF 100
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Any title delivery fees charged by the delivering custodian as well as bank charges, stamp duties, taxes, etc. are not included in the Foundation's processing fee and will be passed on to the account-holder.

5 Encouragement of home ownership

Withdrawals, per case, for Swiss residents	CHF 400
Withdrawals, per case, for foreign residents	CHF 600
Pledges, per case	CHF 0

Fees, charges and other costs in connection with a withdrawal or a pledge in favour of a third-party, including fees for filings with the land registry or the deposit of share certificates, are additional and shall be borne by the member.

6 Purchase calculations

Calculation of purchases for financing early retirement, per case	CHF 300
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7 Other

Address enquiries	CHF 50
Changes in strategy	CHF 0
Liberty Connect	CHF 0

8 Additional Foundation services and fees

Extraordinary Foundation services and costs caused or requested by a member or a third party, such as express deliveries, claims for foreign income taxes, duplication of documents, preparation of individual documents, translations, etc., will be charged directly to the member's pension assets at an hourly rate of CHF 180. Third-party fees will be charged at cost or invoiced separately.

Art. 4 Calculation and debiting/Billing of fees and remuneration

1 For employers

As a rule, all cost-coverage fees listed in Article 2 are invoiced to the employer.

Cost-coverage fees in connection with the termination of a contract (Article 2(6)), total or partial liquidation (Article 2(7)), and charges for expenses incurred by third parties (Article 2(9)) are first deducted from a pension fund's non-committed funds. If the pension fund does not have sufficient non-committed funds to cover such fees, they will be invoiced to the employer.

2 For members

Fees charged by agents are invoiced or debited to the member's pension assets.

Unless otherwise indicated, fees in connection with a departure from the Foundation are charged pro rata temporis for good value on the date of departure from the Foundation

The calculation basis for periodic fees is the market value of the total pension assets at the end of the previous month.

Periodic fees are charged to the pension assets on a monthly basis.

Other costs are debited or invoiced as they occur.

If the cash balance on the member's account is insufficient to cover the fees and charges, the Foundation may sell securities for the corresponding amount and debit the pension assets accordingly.

Art. 5 Third-party remuneration

Unless otherwise agreed in writing, any retrocessions paid by third parties to the Foundation in addition to its regulatory fees will be disclosed to the member and credited to his account.

Art. 6 Value-added tax

The Foundation is not subject to value-added tax.

Art. 7 Withholding tax

The Foundation claims withholding tax refunds from the federal tax authorities every year if possible.

Art. 8 Credit interest on securities solutions

In the case of securities solutions, credit balances do not necessarily accrue interest at any existing preferential rates.

Art. 9 Omissions in the Regulations

If any provision on any specific point has been omitted from this Fee Schedule, the Board of Trustees shall adopt an appropriate rule in line with the object of the Foundation.

Art. 10 Amendments

The Board of Trustees may decide to amend this Fee Schedule at any time. The currently valid version is available at www.liberty.ch or may be obtained from the Foundation.

Art. 11 Language and equality

All regulations shall be construed and interpreted in the German-language version. Words in the male form shall apply indifferently to men and women.

Art. 12 Jurisdiction and governing law

This Fee Schedule is governed by Swiss Law. Disputes between members, other entitled parties and the Foundation shall be subject to the jurisdiction of the courts in accordance with Article 73 BVG. For the rest, the place of jurisdiction for all types of proceedings shall be Schwyz, as shall the place of performance and debt collection for members and contractual partners not resident or domiciled in Switzerland.

Art. 13 Validity

These Regulations come into force on 1 July 2023; they cancel and supersede the prior Regulations of 24 September 2021.

Schwyz, 25 May 2023

Board of Trustees, Liberty 1e Flex Invest Foundation