

## Fee Schedule

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Lealta Foundation for vested pension benefits

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## Fee Schedule

Relying on Article 9 of the Charter of Lealta Foundation for vested pension benefits (hereafter "Foundation"), the Board of Trustees hereby adopts the following Fee Schedule (hereafter "Fee Schedule"):

### Art. 1 Purpose

This Fee Schedule regulates remuneration in the framework of the Foundation's contractual relations with its partners.

### Art. 2 Services for a fee

For the services indicated here 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

Lealta vested benefits account	CHF 0
Lealta investment or securities account	CHF 0
Collecting pension assets	CHF 0

#### 2 Securities solutions

##### a) Low Risk Invest

Investment strategies with gilt-edged bonds

Foundation fee	0.25% p.a. <sup>1</sup>
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. <sup>1</sup>
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. <sup>1</sup>
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. <sup>1</sup>
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. <sup>1</sup>
With asset management/consulting	max. 1.20% p.a.

Foundation ticket fee	CHF 0
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##### f) Multi Fund Invest – Compare Invest Universe

Investment strategy with investment funds or investment groups of investment foundations

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

Foundation ticket fee	CHF 45
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##### g) Multi Fund Invest – Open Universe

Investment strategy with investment funds or investment groups of investment foundations

Foundation fee	0.60% p.a. <sup>1</sup>
With asset management/consulting	max. 1.30% p.a.

Foundation ticket fee	CHF 60
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##### h) Mandate Invest

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

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

Foundation ticket fee	CHF 0
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<sup>1</sup> 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 <sup>2</sup>
Self-employment	CHF 250 <sup>2</sup>

#### b) Emigration Service

##### (permanent move abroad)

Standard Classic \*  
 Handling fee per existing account  
 (Disbursement within 30 business days of receipt of all necessary application documents, not guaranteed for existing securities solution) CHF 600<sup>2</sup>

Premium Plus \*  
 Priorisation and handling fee per account  
 (Disbursement within 10 business days of receipt of all necessary application documents, not guaranteed for existing securities solution) CHF 1 200

\* Pension capital invested for less than 180 days in account or securities deposit form is always processed as Premium Plus disbursement.

Request confirmation that Swiss residency has been canceled CHF 50

Request for EU/EFTA social security certificate CHF 100

Application for withholding tax refund from Canton Schwyz tax office CHF 600

2nd payments (e.g. BVG portion) CHF 300

<sup>2</sup> For disbursements below CHF 1 000, a reduced remuneration may be applied.

### 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

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 account, for Swiss residents	CHF 400
Withdrawals, per account, for foreign residents	CHF 600
Pledges, per account	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 additionally for the account-holder's account.

### 6 Miscellaneous

Address inquiries	CHF 50
Change of strategy	CHF 0
Liberty Connect	CHF 0

### 7 Additional services and costs

Extraordinary Foundation services and costs caused or requested by an account-holder 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 account-holder's vested benefits account at an hourly rate of CHF 180. Third-party fees will be charged at cost or invoiced separately.

### 8 Qualifying Recognised Overseas Pension Scheme (QROPS)

For withdrawals within 10 years 0.50%, min. CHF 1 000, max. CHF 5 000.

#### Art. 3 Consulting fees

With the client's consent, an intermediation fee of max. 3.00% may be charged upfront on each incoming transfer by way of intermediation fee. For account solutions, intermediation fees are limited to 12 months.

#### Art. 4 Calculation and debiting of fees and remuneration

- Agents' fees will be charged directly to the account-holder's vested benefits account.
- If an account-holder leaves the Foundation, fees will be charged pro rata temporis up to the account-holder's effective exit date.
- Third-party consulting fees are calculated on the pension assets transferred in.
- The calculation basis for periodic fees is the market value of the total pension assets at the end of the previous month. For investment solutions where the Foundation pays interest on cash holdings, the periodic fees are calculated on the basis of the market value of the invested securities portion at the end of the previous month.
- The fee for third-party consulting is charged on receipt of funds.
- Periodic fees are charged to vested benefits accounts on a monthly basis.

- 7 Other costs are charged as they occur.
- 8 If the cash balance on the account-holder's account is insufficient to cover the fees and charges, the Foundation may sell securities for the corresponding amount and debit the vested benefits account accordingly.

shall be subject to the jurisdiction of the courts in accordance with Article 73 BVG. Otherwise the place of jurisdiction for all types of proceedings shall be Schwyz, which shall also be the place of performance and debt recovery for account-holders and contractual partners not resident or domiciled in Switzerland.

#### Art. 5 Third-party remuneration

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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 client and credited to his account.

#### Art. 6 Value-added tax

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The Foundation is not subject to value-added tax.

#### Art. 7 Withholding tax

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

#### Art. 8 Interest on securities accounts

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In the case of securities solutions, credit balances do not necessarily accrue interest at the preferential rates applicable to vested benefits accounts.

#### Art. 9 Omissions in the Regulations

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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

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The Board of Trustees may decide to amend this Fee Schedule at any time. The Foundation shall inform account-holders in an appropriate manner about any amendments to these Regulations. The currently valid version is available at [www.lealta.ch](http://www.lealta.ch) or may be obtained from the Foundation.

#### Art. 11 Language and equality

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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

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This Fee Schedule is governed by Swiss Law. Disputes between the account-holder, any other beneficiaries and the Foundation

#### Art. 13 Validity

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This Fee Schedule shall come into force on 1 July 2023; it cancels and supersedes the prior Fee Schedule of 2 December 2022.

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Schwyz, 24 March 2023

Board of Trustees of Lealta Foundation for vested pension benefits