HBL
3a Vorsorgestiftung

HBL 3a Pension Fund
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# Regulations on Fees and Costs

Pursuant to Article 7 of the Deed of Foundation of the HBL 3a Pension Foundation (hereinafter referred to as the 'Foundation'), the Board of Trustees hereby adopts the following Regulations on Fees and Costs (hereinafter referred to as the 'Regulations'):

**Article 1 Purpose**
These Regulations govern the fees, costs and compensation arising from the contractual relationship with the Foundation and any contractual partners.

**Art. 2 Services Subject to Fees**
For the following services, the Foundation charges the following fees – subject to any expenses, foreign exchange spreads and third-party charges (e.g. VAT, stamp duty, etc.) – which are shown either as separate items or combined into a single item as a flat-rate fee:

**1. Account solutions**

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|---|---|
| Management of a 3a pension account | CHF 0 |
| Maintenance of a 3a securities account | CHF 0 |
| Retrieval of pension assets | CHF 0 |

**2. Securities solutions**
For costs relating to securities investments, a 'flat-rate fee' of up to 1.00% p. a. of the invested balance.
This covers all costs, fees and expenses incurred by the Foundation, the bank and contractual partners in connection with the securities investment and the policyholder's pension custody account. Excluded from this are charges, foreign exchange spreads and third-party levies (e.g. VAT, stamp duty, etc.).

**3. Payments**

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|---|---|
| a) Transfers to third-pillar pension schemes or occupational pension schemes | CHF 0 |
| Retirement | CHF 0 |
| Self-employment, disability or death | CHF 250 |

b) Permanent relocation abroad Settlement fee per existing account: CHF 500 (payment within 30 working days of receipt of all necessary application documents; not guaranteed if a securities solution is in place)

**4. Delivery of securities**
Foundation processing fee
per position held at third-party banks CHF 100 (includes instructions to the custodian and delivery verification, and is limited to a maximum of CHF 500 per portfolio)

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|---|---|
| Foundation processing fee per position for transfers to a custody account with the account-holding bank | CHF 0 |

Any securities transfer fees charged by the transferring 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 pension scheme member.

**5. Home ownership scheme**

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|---|---|
| Early withdrawal per account, for residents in Switzerland | CHF 400 |
| early withdrawal per account, residing abroad | CHF 600 |
| Pledge per account | CHF 0 |

Fees, charges and other costs payable to third parties in connection with an early withdrawal or a pledge, in particular for the entry of the restriction on disposal in the land register, shall be borne additionally by the pension scheme member.

**6. Miscellaneous**

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|---|---|
| Address enquiries | CHF 50 |
| Change of chosen investment strategy | CHF 0 |
| E-banking pension service | CHF 0 |

**7. Additional services and costs**
Any extraordinary services and costs incurred or requested by the pension scheme holder and provided by the Foundation or third parties – such as express deliveries, the recovery of foreign income tax, the reproduction of documents, the preparation of individual documents, translations, etc. – will be charged directly to the pension scheme holder's pension account at an hourly rate of CHF 180.

**Art. 3 Brokerage commission**
An agency fee of up to 3.00% may be charged in advance on each deposit, subject to the pension scheme holder's consent, as remuneration for agency services. This applies exclusively to new funds and not to pension assets already held with the scheme. Agency fees for account-based solutions are limited to a maximum of 12 months.

**Art. 4 Calculation and charging of costs and fees**
1. Fees charged by the agent shall be debited from the pension account.
2. In the event of withdrawal from the Foundation, the fees shall be charged on a pro rata temporis basis as at the value date of withdrawal from the Foundation.
3. The basis for calculating fees for pension advice provided by third parties is the pension assets contributed.
4. The basis for calculating periodic remuneration is the market value of the invested pension assets as at the quarterly reference date.
5. Fees for pension advice provided by third parties are debited upon receipt of payment.
6. All periodic fees are debited from the pension account on a quarterly basis.
7. All other costs are debited as they are incurred.

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8. In the event of insufficient liquidity, the Foundation may realise securities to the equivalent value of the fees and costs and debit the pension account accordingly.

**Art. 5 Remuneration from third parties**
Remuneration from third parties, which is reimbursed to the Foundation in addition to its statutory expense allowances, must be disclosed to the pension scheme member and credited to their account.

**Art. 6 Value Added Tax**
The Foundation is not liable for value added tax.

**Art. 7 Withholding tax**
The foundation claims a refund of withholding tax from the Federal Tax Administration, where possible on an annual basis.

**Art. 8 Interest on credit balances in securities accounts**
Balances in securities accounts need not bear interest at the preferential rates applicable to pension accounts.

**Art. 9 Gaps in the Regulations**
Where these Regulations do not contain provisions for specific circumstances, the Board of Trustees shall adopt a rule consistent with the Foundation’s purpose.

**Art. 10 Amendments to the Regulations**
The Board of Trustees may resolve to amend these Regulations at any time. The Foundation shall inform pension scheme members of any amendments to the Regulations in an appropriate manner. The currently valid version is freely available on the Foundation’s website or may be requested from the Foundation.

**Art. 11 Authoritative Language and Gender Equality**
The German language shall be authoritative for the interpretation of all regulations. The masculine form applies to all genders.

**Art. 12 Jurisdiction and applicable law**
The Regulations are governed by Swiss law. In the event of disputes between the pension scheme member, other beneficiaries and the Foundation, the courts shall have jurisdiction in accordance with Article 73 of the BVG. In all other respects, the place of jurisdiction for all types of proceedings is Lenzburg, as is the place of performance and enforcement for pension scheme members/contractual partners who are not resident or have their registered office in Switzerland.

**Art. 13 Entry into force**
These Regulations shall enter into force on 1 March 2026.