

Pension Fund and Organisational Regulations Annex 2

Cost Regulations

valid from 1 January 2026

1. General

- 1.1. The administrative cost contributions to be paid consist of administrative and support costs per insured member. This usually covers all expenses. Only the costs for extraordinary expenses are invoiced additionally. The Foundation also levies a contribution from the pension fund to cover the associated workload when contracts are terminated.

2. Ordinary costs

- 2.1. The individual administrative costs per actively insured person and calendar year are made up as follows:

	Administrative costs		Support costs	
• Affiliates with up to 49 insured members	CHF	180	CHF	60
• Affiliates with 50 – 249 insured members	CHF	150	CHF	50
• Affiliates with more than 250 insured members	CHF	120	CHF	40

The number of insured members as at 31 December of the previous year is decisive for allocation.

- 2.2. For persons joining and leaving during the course of the year, these costs are charged pro rata. These costs are financed in accordance with the financing defined in the pension plan.

3. Service description

- 3.1. As a rule, the regular administration and support costs include the total expenditure for the administration of the pension fund and the insured members. These services are described in detail below.

- 3.2. The services of the business office are included in the administrative costs. They are as follows (this list is not exhaustive):

- Ensuring legal compliance
- Preparing the BVG affiliation confirmation for the attention of the AHV compensation fund
- Drawing up the Regulations in German; the pension regulations also in French and English
- Maintaining an individual retirement account for each insured member in accordance with the pension plan
- Performing individual sample accounting in accordance with the BVG for each insured member
- Preparing individual pension statements as of 01.01 and also when salary changes and pecuniary transactions occur
- Performing standardised benefit calculations at retirement (age 58-65)
- Drawing up a list of insured members for the company
- Preparing a periodic contribution statement for the company
- Processing current changes, such as entries, withdrawals, death and disability benefits, retirements, salary changes, pension cases, including the necessary notifications to the Swiss Federal Tax Administration and the deduction of any withholding tax.
- Processing divisions of retirement assets and pensions in the event of divorce
- Apportionment of unallocated funds on the basis of standard apportionment plans or by supplementary interest payments
- Preparing individual account statements regarding the accumulated retirement assets as of 01.01. of the following year
- Monitoring liquidity requirements
- Keeping the accounts
- Drawing up the annual financial statements with balance sheet and profit and loss accounts based on Swiss GAAP FER 26
- Reclaiming the withholding tax
- Managing settlement with the Guarantee Fund
- Ordinary reporting to the authorities and offices

- 3.3. The service costs comprise essentially the services of the broker or consultant and include for the most part general advice for the affiliated company or Pension Fund Commission and their insureds. The detailed tasks of the broker or consultant are set out in the organisational regulations.

4. Costs for special expenses

4.1. The following expenses are invoiced individually to the insured member:

- Implementation of advance withdrawal for home ownership CHF 390
- Implementation of pledge CHF 100
- Individual benefit and purchase calculation for (partial) retirement
 - First inquiry/calculation per calendar year free of charge
 - For each additional inquiry/calculation CHF 100
- Expenses not ordered by the courts in the case of old age provisioning compensation as a result of divorce based on work involved
- Reversal of purchases for early retirement CHF 1,000

4.2. The following costs are charged to the pension fund:

- Preparation of a distribution plan for partial and total liquidation CHF 20 per insured member
 - at least CHF 1,000
 - claims in case of bankruptcy (bankruptcy office, guarantee fund etc.) CHF 20 per insured member
 - at least CHF 1,000

4.3. The following costs may be charged to the Company if it fails to comply with its obligations under BVG:

- Late notifications
 - Late salary notifications, entries and exits as well as, other changes which are received more than 3 months in arrears and for which the Foundation is not responsible: CHF 50 per case
- Late notifications of incapacity for work with exemption from contributions (receipt of notification more than 4 months after the beginning of the incapacity for work) CHF 250 per case

Collection and reminders

- First payment reminder free of charge
- Registered letter reminder CHF 50
- Debt enforcement request CHF 250
- Request to initiate legal proceedings CHF 500
- Request for continuation CHF 250

4.4. The costs for the involvement of external bodies and for extraordinary services which exceed the usual scope for the implementation of the occupational benefit scheme in terms of quantity or quality may be charged based on the actual work involved at rates customary in the industry. Such expenses or services relate, for example, to the provision of actuarial evaluations and documents (for IFRS, IAS19, US GAAP, etc.), grandfathering calculations, preparation and translation of individual documents, retroactive or intra-year changes to pension plans, and special offers (in particular the number of variants).

5. Contract termination

5.1. The following regulation shall apply to administrative expenses in the event of termination of the contract:

- Termination work per insured person / pension recipient CHF 75
- minimum CHF 750
- maximum CHF 3,000

5.2. These contract termination costs are charged to the unallocated capital of the withdrawing pension fund or, if the unallocated capital is insufficient, are charged to the Company.

6. Amendments to the Regulations

6.1. The Board of Trustees may unilaterally amend these Regulations at any time. In the event of an increase in existing costs or the introduction of new costs, a 3-month amendment period applies.

7. Entry into force

7.1. This Appendix 2 shall enter into force on 1 January 2026.

Approved by the Board of Trustees on 20 November 2025.