

Fee Regulations

Having regard to Art. 6 of the articles of association of the simply3a Foundation (“Foundation”), the Board of Trustees shall adopt the following fee regulations:

Art. 1 Purpose

- These fee regulations govern the compensation that results from the contractual relationship between the Foundation and Clients.
- Fees and costs that accrue within collective investments do not form part of these fee regulations.

Art. 2 Chargeable basic services

For the following services, the Foundation charges the following fees:

Transfer of the pension assets to a second-pillar, tax-exempt pension scheme or another recognised form of pension provision (pillar 3a).	CHF 0
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Payments on pension claims	
- when the beneficiary resides in Switzerland	CHF 0
- when the beneficiary resides outside of Switzerland	CHF 400

Address searches	CHF 50
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Advance for home-ownership facilitation, per case,	
- when residing in Switzerland	CHF 400
- when residing outside of Switzerland	CHF 600

Pledge for home-ownership facilitation, per case	CHF 250
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Payment on starting work on a freelance basis	CHF 250
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Extraordinary services and costs caused or demanded by Clients from the Foundation will be charged to Clients’ retirement savings accounts, subject to prior notification thereof.

Extraordinary expenses not mentioned in this Art. 2 will be charged to the Client based on the extent to which he/she is responsible for them.

Art. 3 Investment-related fees

(a) Account solutions

Managing the retirement savings account	p.a. CHF 0
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(b) Securities solutions

The investment-related fees for securities solutions are based on the relevant pension agreement in line with the following provisions:

Advisory mandates

Purchase, custody and sale of assets on the basis of an advisory mandate

Buying and selling fee*	max. 0.5%
Administrative fee**	max. 0.4% p.a. min. CHF 10 p.a.
Consultation fee	max. 0.4% p.a.

The total of the buying and selling fee, administrative fee and consultation amount to a maximum of 1.0% p.a. in any case.

* These will accrue per transaction and include: Expenses incurred by both the Foundation and the bank commissioned by it in connection with the purchase and sale of investments. This is in addition to stamp duties as well as any charges or third-party fees levied by the bank.

** These include: Foundation administration and custody account management.

Total compensation* (asset management mandates)

Purchase, custody and sale of assets on the basis of a representation mandate.

Management fee	max. 1.2% p.a. min. CHF 10 p.a.
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* This includes: Purchase and sale fees, Foundation administration as well as custody account management, monitoring, ongoing picking of the most suitable securities and assistance. This is in addition to stamp duties as well as any charges or third-party fees.

Art. 4 Issue commission for distributors

Issue commission is a one-off fee and is limited to a maximum of 2% of the proportion of securities. This fee covers the costs for the distribution activities of any sales partners and advisors as well as business initiation and the advice provided to Clients in association therewith.

Art. 5 Compensation for contracting partners

The compensation accruing to the Foundation’s contracting partners such as sales partners and advisors will be charged directly to Clients’ retirement savings accounts. Details of the compensation can be found in the benefits agreement.

Art. 6 Withholding tax

Withholding tax is reclaimed from the Federal Tax Administration by the Foundation every year except in those cases in which the reclaimable amount exceeds the cost of the reclaim.

Art. 7 Calculation and debiting of fees and costs

1. In the event of a withdrawal from the Foundation, the annual fees will be debited pro rata temporis on the value date of the withdrawal from the Foundation.
2. Unless agreed otherwise in the benefits agreement, the issue commission is calculated on that part of the contribution earmarked for securities investments.
3. The ongoing administrative and consultation fees in accordance with Art. 3 are calculated on the basis of the average market value of the share of total securities determined for the calculation period.
4. Issue commission will be debited when the payment is received.
5. All recurring fees will be debited from the retirement savings account once a quarter.
6. All other costs will be debited when they are incurred.

Art. 8 Authoritative language

If there are differences between different language versions, the German regulations shall be authoritative.

Art. 9 Omissions in the regulations

Insofar as these regulations do not contain any provisions for special circumstances, the Board of Trustees shall make a provision corresponding to the purpose of the Foundation.

Art. 10 Changes in regulations

The Board of Trustees may decide to amend these fee regulations at any time. The Client shall be notified of the amendments in writing or electronically. The version applicable at a given time can be requested from the respective Client portal at any time.

Art. 11 Legal validity

These fee regulations were approved by the Board of Trustees by circular resolution in July 2023 and came into force on 1st of August 2023. They replace the previous fee regulations.