

Vontobel 3a Vorsorgestiftung

Fee Regulations

1. General

Based on Art. 9 of the Foundation Deed as well as Art. 4.3 of the Pension Regulations of the Vontobel 3a Vorsorgestiftung (hereinafter "Foundation"), the Board of Trustees issues the following Fee Regulations.

2. Bank fees

The fees for Bank Vontobel AG are levied by Bank Vontobel AG and debited directly from the pension custody account on a quarterly basis. The calculation is made on the average pension capital.

The Bank shall charge fees for its services in connection with investment management in accordance with the currently valid version of the fees and conditions, which are communicated to the client and the pension account holder in a suitable form. The Bank reserves the right to alter the fees and conditions at any time, providing notification to the client as well as to individual pension account holders.

3. Foundation fees

3.1. Advance withdrawal / pledging for home ownership

Advance withdrawal per case, with residence in Switzerland	CHF 100 (excl. VAT)
Advance withdrawal per case, with residence abroad	CHF 100 (excl. VAT)
Pledging per case	CHF 50 (excl. VAT)

Fees, contributions, and other costs that must be paid in connection with an advance withdrawal or pledging to third parties, including for entry in the land register and for the depositing of units, must be borne additionally by the pension account holder.

The pension account holder is billed separately for Foundation fees in connection with advance withdrawal and pledging.

3.2. Divorce

Divorce per case	CHF 100 (excl. VAT)
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The pension account holder is billed separately for Foundation fees in connection with a divorce.

4. Third-Party Fees

Third parties (such as brokers) can levy fees for their services according to the applicable separate contractual agreements with the pension account holder.

5. Effective date

These Fee Regulations enter into force as of October 27, 2020 in accordance with the resolution of the Board of Trustees.

Zurich, October 27, 2020

Board of Trustees of the Vontobel 3a Vorsorgestiftung