Cost regulations

of **Vested Benefits UP**, domiciled in Pfäffikon SZ

Based on Art. 11 of the foundation deed of Vested Benefits UP (**the Foundation**), the Board of Trustees issues the following regulations:

1. Purpose and basis

Art. 1 Purpose

The cost regulations (**Regulations**) set out the costs and compensation arising from the contractual relationship with the Foundation and any contractual partners.

2. Fees

Art. 2 Closure fee

Cash payment

Ordinary account in Switzerland:	free of charge
Payment abroad*:	CHF 500

Liquidation of safekeeping account

Payment in Switzerland:	free of charge
Payment abroad*:	CHF 500

*) Processing fee per existing account (payment within 30 working days from receipt of all required documents for the application file; not guaranteed in the case of a securities-based solution)

Transfer to a vested benefits institution or transfer to a new pension fund (new employer)

Ordinary account:	CHF 0
Custody of securities:	CHF 0

Art. 3 Account management fee

Ordinary account	0.05% p.a.

Art. 4 Securities fee

(1) The Foundation charges clients the following annual securities fees:

(a) Partner strategies

Investment strategy fully managed by a bank or asset manager that is a partner of the Foundation.

Foundation fee	max. 0.3% p.a.
Safekeeping and implementation fee	dependent on investment partner[1],
Investment strategy (TER)	dependent on investment partner[2]
Transaction costs	free of charge[2]
Change of strategy	free of charge

(b) Vested Benefits UP strategies

Investment strategy proposed and managed by the Foundation Flat-rate administration fee	max. 0.3% p.a.
Safekeeping and implementation fee	free of charge
Investment strategy (TER)	dependent on investment strategy[3]
Transaction costs	free of charge
Change of strategy	free of charge

(2) The fee is calculated on the basis of the market value of the invested capital (securities value). The securities value is derived from the average redemption price of the securities as per the last banking day of each month.

(3) The securities fee is charged pro rata when joining or leaving the Foundation during a year. The securities fee is charged to the account balance or in the case of a negative balance is offset through the corresponding sale of securities or fractions thereof.

(4) The securities fee becomes due at the end of each month or on the date of departure.

(5) The Foundation does not charge any fees when changing investment strategy. Any transaction costs arising from the change are charged to the client.

(6) The Foundation charges the client a fee of CHF 100 for the delivery of each security (this includes issuing instructions to the custodian institutions and monitoring delivery). This fee is limited to a total of CHF 500 per portfolio. This delivery fee of

1 Fees of custodian bank on request.

2 Any additional external transaction costs can be passed on.

3 The Vested Benefits UP strategies generally invest in the zero-fee class (0.0% TER). However, there are some instruments that incur TER costs. Whenever such instruments are deployed within the Vested Benefits UP strategies, the costs are shown in the factsheet.

the Foundation does not include any bank charges, stamp duty, taxes etc., which are passed on to the client.

Art. 5 Fee for the promotion of home ownership

(1) The Foundation charges a processing fee of CHF 400 for the processing of applications and early withdrawal or pledging in connection with the promotion of home ownership in addition to any official fees incurred.

(2) The fee for reviewing a pledge is CHF 200.

(3) The fee becomes due upon payment of the early withdrawal or pledging.

Art. 6 Extraordinary fees

The Foundation charges the following fees for the extraordinary services listed below:

Address tracing:	CHF 50
Extraordinary fees:	CHF 180.-/hour
Preparation of an individual investment strategy based on the available investments	0.02% p.a.

3. General provisions

Art. 7 Charging of fees

(1) All fees are charged to the client's vested benefits account.

(2) Periodic fees pursuant to Art. 3 and Art. 4 of these Regulations are charged monthly to the vested benefits account. All other fees are charged immediately following the event triggering the fee.

(3) Should the fees exceed the liquid assets contained in the vested benefits account, the Foundation may sell securities of an equivalent value to the fees and charge such fees to the vested benefits account once the proceeds of the sale have been credited to it.

(4) If the balance of the vested benefits account is not sufficient to cover the fees due, the remaining balance shall be used up and the account closed.

Art. 8 Value added tax

The fees are not subject to value added tax.

Art. 9 Withholding tax

Withholding tax is reclaimed by the Foundation, as far as possible annually, from the Swiss Federal Tax Administration.

4. Final provisions

Art. 10 Amendments to the Regulations

The Board of Trustees may amend these Regulations at any time. The Foundation shall inform clients of amendments to the Regulations in an appropriate form.

Art. 11 Interpretation of the Regulations

The German version is decisive for all regulations. Masculine terms apply equally to women.

Art. 12 Place of jurisdiction and applicable law

These Regulations are governed by Swiss law. The courts pursuant to Art. 73 OPA are responsible for resolving disputes between the client, other beneficiaries and the Foundation. The place of jurisdiction for all other types of procedure shall be Schwyz, which is also the place of fulfilment and debt enforcement for clients/contractual partners not resident or domiciled in Switzerland.

Art. 13 Entry into force

These Regulations enter into force on 1 April 2026.

For the Board of Trustees of Vested Benefits UP

Location/Date: _____

Name: _____

Titel: _____

Signature: _____

Name: _____

Titel: _____

Signature: _____