



Rendita Freizügigkeitsstiftung
Rendita Fondation de libre passage
Rendita Fondazione di libero passaggio
Rendita Vested Benefits Foundation

Cost regulations

Version of January 1, 2024

GENERAL

Pursuant to Art. 17 of the regulations for the vested benefits account, the Board of Trustees hereby issues the following cost regulations:

1 Operation of pension coverage (basic services)

The basic services pertaining to the operation of pension coverage comprise:

- Account opening
- Preparing and sending account statements
- Retirement benefits payments
- Allocation and transfer of retirement assets in the case of divorce
- Cash payment of vested benefits
- Transfer of vested benefits to the new employee benefits institution
- Transfer of vested benefits to a new vested benefits institution
- Calculation, notification and collection of taxes
- Information provided by phone or in writing
- Pledges

The costs of the basic services are carried:

- by the bank at which the vested benefits account is held. The bank can take account of the costs in setting the interest rate for the vested benefits account;
- by the insured person through the charging of costs to the vested benefits account;
- from the bank, with cost contribution from the insured person.

The contracted bank must notify the foundation in writing of the introduction or modification of the cost contribution by the end of September at the latest in respect of the following year. The foundation shall inform the insured persons affected by the operating costs in the end-of-year documents.

Appendix 1 governs the details.

2 Additional services

If the insured person opts to invest in **securities saving**, the foundation will, in addition to charging for the costs of basic services, also charge fees for advisory services and for administration of the securities. These may be covered by compensation from the investment products (cf. appendix 2a) or by a fee charged to the vested benefits account (cf. appendix 2b).

For processing **advance withdrawals for the promotion of homeownership (WEF)** the foundation will, in addition to charging for the costs of basic services, also levy a fee of CHF 400 which is charged to the vested benefits account.

3 Sufficient account balance

If the balance of the vested benefits is negative following deduction of the charges, the foundation may, if it deems it appropriate, arrange for the sale of securities to cover the negative amount. In doing so, the foundation will always sell securities with a value of at least CHF 200.

If the insured person's investment in securities saving is insufficient, the vested benefits account will be closed.

4 Changes to the regulations

The Board of Trustees can adjust these cost regulations at any time.

5 Entry into force

These cost regulations enter into force on January 1, 2024 and replace the cost regulations of July 1, 2023.

Appendix 1 to the cost regulations: Coverage of costs of basic services

Contracted cooperation partners	Cost contribution of the insured CHF	Valid from
acrevi Bank AG, Marktplatz 1, 9004 St. Gallen	0	
AEK Bank 1826 Genossenschaft, Hofstettenstrasse 2, 3602 Thun	0	
Allianz Suisse, Postfach, 8010 Zürich	40.00	2024
Bank EEK AG, Amthausgasse 14, Marktgasse 19, 3001 Bern	0	
Bank EKI Genossenschaft, Rosenstrasse 1, 3800 Interlaken	0	
Bank Gantrisch Genossenschaft, Bahnhofstrasse 2, 3150 Schwarzenburg	0	
Bank Thalwil Genossenschaft, Gotthardstrasse 14, 8800 Thalwil	24.00	2023
BBO Bank Brienz Oberhasli AG, Hauptstrasse 115, 3855 Brienz	20.00	2021
Bezirks-Sparkasse Dielsdorf Genossenschaft, Bahnhofstr. 29, 8157 Dielsdorf	0	
Credit Suisse (Schweiz) AG, Paradeplatz 8, 8001 Zürich	40.00	2017
Ersparniskasse Rüeggisberg Genossenschaft, Dorf 22F, 3088 Rüeggisberg	0	
LLB (Schweiz) AG, Zürcherstrasse 3, 8730 Uznach	0	
PostFinance AG, Mingerstrasse 20, 3030 Bern	36.00	2019
Spar- und Leihkasse Bucheggberg AG, Hauptstrasse 69, 4584 Lüterswil	0	
Spar- und Leihkasse Frutigen AG, Dorfstrasse 15, 3714 Frutigen	0	

Coverage of costs by the cooperation partner

No operational costs (basic services) are charged to the insured person for investing in the vested benefits account. Operational costs will be reimbursed to the foundation by the cooperation partner in accordance with a separate agreement.

Coverage of costs by the insured person

Operating costs (basic services) are deducted from the vested benefits account on investing in the vested benefits account. The operating costs amount to CHF 10 per calendar quarter. No costs are charged for fractions of calendar quarters.

Coverage of costs by the cooperation partner with cost contribution by the insured person

Operating costs (basic services) are partly deducted from the vested benefits account on investing in the vested benefits account. The contribution is charged per calendar quarter. No operating costs are charged for fractions of calendar quarters.

Appendix 2a to the cost regulations: Administration of securities involving compensation

For investments in the investment groups and funds listed below, the foundation or the cooperation partner receives compensation to cover the advisory and administrative costs. This compensation may not exceed 1,0 % p.a. of the invested assets. The foundation or the cooperation partner may retain this compensation or pass it on to its mandataries. The annual financial statements show the compensation the foundation received from third parties.

Investment product	Security number
CSA Mixta-BVG Basic	1 486 149
CSA Mixta-BVG Defensiv	788 833
CSA Mixta-BVG	287 570
CSA Mixta-BVG Maxi	888 066
CSA Mixta-BVG Equity 75	38 261 482
CSA Mixta-BVG Index 25	11 520 271
CSA Mixta-BVG Index 35	11 520 273
CSA Mixta-BVG Index 45	10 382 676
CSA Mixta-BVG Index 75	38 261 472
Allianz Suisse Vorsorge IB	3 589 191
PF Pension – ESG 25 Fund	1 205 626
PF Pension – ESG 50 Fund	1 205 620
PF Pension – ESG 75 Fund	31 679 313

When these investment groups and funds are used, no additional fees for advisory and administration services are charged to the vested benefits account.

Appendix 2b to the cost regulations: Administration of securities with an annual fee

For investments in the investment groups and funds listed below, the foundation receives no compensation:

Investment product	Security number
Swisscanto BVG 3 Responsible Portfolio 15 R	23 805 195
Swisscanto BVG 3 Responsible Portfolio 25 R	23 805 270
Swisscanto BVG 3 Responsible Portfolio 45 R	23 805 297
Swisscanto BVG 3 Sustainable Portfolio 45 R	23 804 772
Swisscanto BVG 3 Index 45 R	23 804 645
Swisscanto BVG 3 Responsible Portfolio Protection RT	23 804 622
Swisscanto (CH) Vorsorge Fonds 75 Passiv VT CHF	35 369 090
OLZ Smart Invest – 65 I	32 814 951

When these investment groups and funds are used, the following fee for advisory and administrative services is charged to the vested benefits account:

Annual fee of 0.45% of the invested capital (based on quarterly valuations of the portfolio), minimum CHF 25.

The foundation has the right to pass on the fee to its mandataries in part or in full.

Appendix 2c to the cost regulations: Administration of securities not involving compensation

For investments in the investment groups and funds listed below, the foundation receives no compensation:

Investment product	Security number
IST Mixta Optima 25	277 251
Swisscanto BVG 3 Responsible Portfolio 15	1 131 588
Swisscanto BVG 3 Responsible Portfolio 25	1 131 589
Swisscanto BVG 3 Responsible Portfolio 45	1 131 590
Swisscanto BVG 3 Sustainable Portfolio 45	1 131 591
Swisscanto BVG 3 Index 45	11 750 798
LLB Strategie Ausgewogen ESG (CHF)	812 751
LLB Strategie Rendite ESG (CHF)	812 745

When these investment groups and funds are used, no additional fees for advisory and administration services are charged to the vested benefits account.