

Cost Schedule

(In accordance with the decision of the Board of Trustees of 24.11.2016)

1. Base price

The base price for every enrolment comprises the following three cost types:

Base price per enrolment: The base price per enrolment is CHF 500 per year and is borne in full by the employer. In the case of entries and departures during the year, it is charged on a pro rata basis.

Base price per insured person:

	Base price per insured person (active insured persons and disabled persons)
Enrolments of 1-19 persons	CHF 350 per person per year
Enrolments of 20-49 persons	CHF 300 per person per year
Enrolments of 50 or more persons	CHF 250 per person per year

The base price per insured person is borne by the employer and the employee according to the ratio specified in the SR and is reported in the benefit and collective statements.

It is determined using the graduated scale on the basis of the portfolio of active insured persons on 1 January of the calendar year in question. In the case of entries and departures during the year, the base price per insured person is charged on a pro rata basis.

Base price for mid-year payments:

A surcharge of 1% of the insurer's risk premium is charged for the mid-year payment method. This surcharge for mid-year payments is borne by the employer and the employee according to the ratio specified in the SR.

The base price includes the following services:

- Managing the group of insured persons
- Managing the premium/contribution accounts
- Managing the retirement accounts
- Drawing up the list of premiums/contributions
- Drawing up the benefit statements
- Drawing up the annual financial statements (short version)
- Processing of changes which the pension scheme cannot make directly using the online tool
- Coordinating insured events (retirement, death, disability)
- Maintaining the BVG shadow account
- Settling payments with the Guarantee Fund
- Special additional activities such as:
 - Implementing decisions by the Board of Trustees
 - Handling exceptions to the regulations
 - Providing data for third parties
 - Dissolution, (partial) liquidation and establishment of the Foundation
 - Providing information to the insured persons
 - Carrying out calculations for the distribution of Foundation funds and free funds belonging to the pension schemes
 - Calculating restructuring contributions
- Providing and maintaining an online tool with which the employer and the insured persons can make the following changes and simulations and order the following printouts:

	Employer	Insured person
Online changes	<ul style="list-style-type: none"> • Entry / departure • Reference date / salary change • Change of category • Change of plan as at the reference date • Reporting incapacity to work • Various administrative changes: change of address, marital status, etc. 	<ul style="list-style-type: none"> • Change of address / marital status • Reporting incapacity to work • Declaration of cohabitation relationship
Simulations	<ul style="list-style-type: none"> • New quote • Quote for renewal (including pension plan modification) • Entry • Salary change • Change of category 	<ul style="list-style-type: none"> • Purchase calculation • Retirement • Early withdrawal/pledge for purchase of residential property • Divorce calculation • Retirement assets: development, current balance and projection
Printouts	<ul style="list-style-type: none"> • Ordering account statements • Reprinting and/or downloading policy and contractual documents (excluding pension certificates) and contractual data 	<ul style="list-style-type: none"> • Reprinting/downloading (via "myAllianz") policy and contractual documents (pension certificates, information sheets, regulations, etc.) and individual pension data

2. Additional costs

The following additional costs will be charged if the changes, simulations or printouts have to be carried out by the Foundation because they are not handled by the employer or the insured person using the online tool:

2.1. Changes, simulations or printouts (for the employer)

Changes, simulations or printouts	Additional costs
• Online changes listed under point 1	CHF 50 per change
• Simulations listed under point 1	CHF 250 per simulation
• Printout options listed under point 1	CHF 20 per printout

The additional costs listed above are borne by the employer.

2.2. Simulations (for the insured person)

Simulations:	Additional costs
• Simulations listed under point 1	CHF 250 per simulation

The additional costs listed above for simulations are invoiced to the insured person.

3. Additional costs for the dunning process

Depending on the situation, the following additional costs may be charged:

Payment agreement	CHF 250 per agreement
Reminder	CHF 50
Warning	CHF 100
Request for debt collection	CHF 500
Eliminating legal objection	CHF 500
Request for continuation	CHF 300
Application for bankruptcy proceedings	CHF 500
Litigation	Hourly rate: CHF 250 per hour

The additional costs listed above are borne by the employer.

4. Additional costs for late reports/notifications

Depending on the situation, the following additional costs may be charged:

Late reports of claims (more than three months after the start of the incapacity to work)	CHF 500 per case
Retroactive changes (such as entry, departure, salary change, etc.) which took effect more than six months ago	CHF 250 per change

The additional costs listed above are borne by the employer.

5. Additional costs for special activities at contract level

Depending on the situation, the following additional costs may be charged:

Retroactive pension plan modifications effective from more than 2 months ago	CHF 1,500 per change
Acquisition costs: special processing of takeovers of portfolios from underfunded pension funds	CHF 1,000 per takeover
Rescinding a contract	CHF 1,000
(Partial) liquidation of pension scheme	CHF 250
Special requests/services such as: <ul style="list-style-type: none"> • Compiling data extracts • Compiling special documents (special certificates/output) • Compiling data extracts for IAS 19 calculations • Compiling a distribution plan 	Hourly rate: CHF 250 per hour

The additional costs listed above are borne by the employer.

6. Additional costs for special services at the level of the insured person

Depending on the situation, the following additional costs may be charged:

Processing pledge for purchase of residential property	CHF 300
Processing early withdrawal for purchase of residential property	CHF 500
Transfer of sales restriction	CHF 200
Fee for entry in the land register	Depends on fee charged by the Land Registry
All enquiries and calculations in relation to divorce	For active insured persons: CHF 500 For pension recipients: CHF 750

The additional costs listed above are invoiced to the insured person.

7. Additional costs for taking on pensioners

Retirees	CHF 750 per pension case
Recipients of disability pensions	-
Recipients of survivors' pensions	-

The additional costs listed above are borne by the employer.

8. Costs of cancelling the contract

The following additional costs are charged on cancellation of the contract:

Contract cancellation costs per insured person	CHF 100 At least CHF 500, maximum CHF 5,000 per enrolment
Contract cancellation costs per pension recipient transferred	CHF 100

These additional costs are borne by the employer or invoiced to it.

9. Entry into force

This Cost Schedule enters into force on 1 January 2017. The Board of Trustees may amend it at any time with effect from the beginning of the second month after the decision is taken.