

Fee Schedule

Liberty BVG Collective Foundation

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Fee Schedule

Relying on Article 9 of the Charter of Liberty BVG Collective Foundation (hereafter «Foundation»), the Board of Trustees adopts the following Fee Schedule (hereafter «Regulations»):

Art. 1 Purpose

This Fee Schedule regulates the fees and remuneration arising from the contractual relationship with the Foundation and any contractual partners, in addition to members' regular (cost-) contributions in accordance with the Pension Fund Regulations and the benefits scheme.

Art. 2 Paid services for employers

Depending on the investment vehicle, volume and anticipated costs, the Foundation charges the following fees to cover general administration costs:

1 Pool Invest

The assets of a separate accounting group (pool) are managed by a financial intermediary accredited by the Foundation, or by the Foundation itself. The accounting group (pool) is defined in more detail in the rules of procedure.

Due per member and year by employers with	
1 to 49 employees	CHF 350
50 to 149 employees	CHF 300
50 to 149 employees	CHF 250
500 employees and over	CHF 175
Contracts without members, per year	CHF 500
(all fees pro rata temporis)	

2 Collections

1st reminder	CHF 100
2nd reminder	CHF 200
Debt recovery procedure	CHF 600
Dismissal of objections	CHF 600
Application for legal proceedings	CHF 750
Application for bankruptcy	CHF 1 000

Official fees for debt recovery and insolvency proceedings are charged additionally.

3 Enquiries

Amounts charged by the AHV/AVS compensation fund office, commercial register, etc. for information which is necessary for pension fund purposes and which the employer fails to provide, in breach of his co-operation obligation, despite a written reminder:

per enquiry CHF 300

4 Retroactive changes

Retroactive changes which have to be made after the annual premium is invoiced:

per change CHF 150

5 Termination of contract

Per member CHF 50

Altogether at least CHF 300

6 Total or partial liquidation of a pension fund

Per member CHF 50

Altogether at least CHF 300

7 Distribution of free assets outside of a total or partial liquidation of a pension fund

Preparation of a distribution plan, per beneficiary CHF 20

Altogether at least CHF 150

8 Additional Foundation services and fees

Employers may be charged for quality and/or quantity of services exceeding normal pension fund administration requirements. For services such as special accounting statements, duplicating documents, preparation of individual documentation, translations, etc., a special rate of CHF 180 per hour shall apply.

9 Additional third-party services and fees

Third-party charges (e.g. regulatory authorities, accredited pension actuary, auditors, administration) and fees in connection with asset management and asset transfers affecting individual pension funds will be debited at actual cost.

Art. 3 Paid services for members

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

1 Account closures

Checks/services on disbursements

Vested benefit or occupational benefit institutions	CHF	0
Retirement	CHF	0
Disability or death in special cases (esp. with payment/residential address abroad, several beneficiaries, complex cases)	CHF	250
Self-employment	CHF	250

2 Encouragement of home ownership

Per withdrawal, for Swiss residents	CHF	400
Per withdrawal, for foreign residents	CHF	600
Per pledge	CHF	0

Fees, charges and other costs in connection with a withdrawal or a pledge in favour of a third-party, including fees for filings with the land registry or the deposit of share certificates, are additional and shall be borne by the member.

3 Purchase calculations

Calculation of purchases for financing early retirement, per case	CHF	300
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4 Other

Address enquiries	CHF	50
Liberty Connect	CHF	0

5 Additional Foundation services and fees

Extraordinary Foundation services and costs caused or requested by a member or a third party, such as express deliveries, claims for foreign income taxes, duplication of documents, preparation of individual documents, translations, etc., will be charged directly to the member's pension assets at an hourly rate of CHF 180. Third-party fees will be charged at cost or invoiced separately.

Art. 4 Calculation and debiting/Billing of fees and remuneration

1 For employers

As a rule, all cost-coverage fees listed in Article 2 are invoiced to the employer.

Cost-coverage fees in connection with the termination of a contract (Article 2(6)), total or partial liquidation (Article 2(7)), distribution of non-committed funds (Article 2(8)) and charges for expenses incurred by third parties (Article 2(10)) are first deducted from a pension fund's non-committed funds. If the pension fund does not have sufficient non-committed funds to cover such fees, they will be invoiced to the employer.

2 For members

Fees charged by agents are invoiced or debited to the member's pension assets.

Cost-coverage fees invoiced to members are due and payable in advance.

Other costs are debited or invoiced as they occur.

Art. 5 Third-party remuneration

Unless otherwise agreed in writing, any retrocessions paid by third parties to the Foundation in addition to its regulatory fees will be disclosed to the member and credited to his account.

Art. 6 Value-added tax

The Foundation is not subject to value-added tax.

Art. 7 Withholding tax

The Foundation claims withholding tax refunds from the federal tax authorities every year if possible.

Art. 8 Omissions in the Regulations

If any provision on any specific point has been omitted from this Fee Schedule, the Board of Trustees shall adopt an appropriate rule in line with the object of the Foundation.

Art. 9 Amendments

The Board of Trustees may decide to amend this Fee Schedule at any time. The currently valid version is available at www.liberty.ch or may be obtained from the Foundation.

Art. 10 Language and equality

All regulations shall be construed and interpreted in the German-language version. Words in the male form shall apply indifferently to men and women.

Art. 11 Jurisdiction and governing law

This Fee Schedule is governed by Swiss Law. Disputes between members, other entitled parties and the Foundation shall be subject to the jurisdiction of the courts in accordance with Article 73 BVG. For the rest, the place of jurisdiction for all types of proceedings shall be Schwyz, as shall the place of performance and debt collection for members and contractual partners not resident or domiciled in Switzerland.

Art. 12 Validity

These Regulations shall come into force on 1 January 2025; they cancel and supersede the prior Regulations of 24 September 2021.

Schwyz, 6 December 2024

Board of Trustees, Liberty BVG Collective Foundation