

Fee Regulations findependent 3a

Based on Art. 6 of the Articles of the findependent 3a Retirement Savings Foundation (hereinafter referred to as the "Foundation"), the Foundation Board hereby issues the following Fee Regulations.

1. Purpose

- 1.1 These Regulations govern the remuneration and costs arising from the pension relationship and from the investment and administration services of the Foundation.

2. Costs and fees

- 2.1 The following costs are charged to the pension capital of the pension plan member:

Investment solutions

Total costs	0.29% of the pension assets per year
Custody fees	included
Investment products (TER)	included ¹
Transaction costs	included
Foundation fee	included
Change of strategy	included
Deposits and withdrawals	included (exceptions below)
Costs for opening & closing	included

Early withdrawal / pledge for home ownership

Early withdrawal for home ownership	CHF 500 per case
Pledge	CHF 500 per case
Extraordinary administrative expenses	CHF 200 per hour or part thereof

Other fees

Capital withdrawal with residence abroad	CHF 750 per case
Capital withdrawal for self-employment	CHF 750 per case
Extraordinary administrative expenses	CHF 200 per hour or part thereof

¹ As a rule, the investment solutions invest in fund classes without fees (0.00% TER). Nevertheless, there are investment products that incur TER costs (synthetic TER). If such investment products are used within the investment solutions, the costs are disclosed at www.findependent.ch/3a in addition to the total costs.

- 2.2 Unless otherwise agreed in writing, remuneration from third parties that is reimbursed to the Foundation in addition to its regulatory expense allowances must be disclosed to the pension plan members and credited to them.

3. Fee-free allowance

- 3.1 The Foundation may waive the charging of fees on a certain portion of the retirement savings (fee-free allowance). The individual fee-free allowance can be viewed in the findependent app. If the retirement savings exceed the fee-free allowance, fees are charged only on the portion of the retirement savings that exceeds the fee-free allowance.

4. Invoicing

- 4.1 The fees are charged by the Foundation to the pension assets of the pension plan member at the end of each quarter (0.0725% per quarter). The fees are calculated on the average market value of the pillar 3a savings on the 25th day of each of the three months of the quarter.

5. Amendments to the Regulations and entry into force

- 5.1 The Board of Trustees may amend these Fee Regulations at any time within the framework of the statutory provisions and the purpose of the Foundation. Amendments to the detriment of the pension holders must be announced at least 30 days in advance. The Foundation communicates all amendments by e-mail and/or in the app.
- 5.2 These Fee Regulations enter into force on August 27, 2026.

Aarau, 27 August 2026

The Foundation Board of the findependent 3a Retirement Savings Foundation