

Swiss Life Premium Delegate commissions and fees

effective as of 18 March 2019

The following commissions and fees are subject to change by Swiss Life Ltd at any time. The client will be informed of any changes.

Issuing commission

There is an issuing commission of 1.5% on all funds paid in by the client.

Redemption commission

There is no redemption commission.

Change of investment strategy

You can change investment strategy at any time without incurring any issuing or redemption commission.

Flat fee

The flat fee is charged per quarter (plus VAT) based on the average custody account value.

The percentage of the flat fee depends on the amount of the average custody account value.

	Flat fee per quarter
Up to CHF 499 999	0,3%
From CHF 500 000	0,25%
From CHF 1 million	0,22%
From CHF 2 million	0,21%

The flat fee includes the account maintenance, custody and portfolio management fees and the services provided by Swiss Life Ltd. It is calculated and charged quarterly. It is calculated pro rata temporis for an incomplete quarter.

Costs incurred through the purchase and sale of fund units for the purpose of active portfolio management and fund exchange (brokerage fees and issuing commission) are covered by this flat fee.

Any third-party fees, taxes and legal fees are passed on and not included in the above commissions and fees.

Other services

Other services offered by the bank are charged at normal market rates.

There is an overview of the service prices at www.swisslife.ch/premiumdelegate.