

## Swiss Life Premium Define commissions and fees

Effective as of 21 November 2022

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 2,0% (incl. VAT) on all funds paid in by the client.

### Redemption commission

There will be no redemption commission.

### Change of funds

You may change your selected fund within the fund range at any time without incurring any redemption or issuing commission.

### Contractually agreed fees

#### Flat fee

The flat fee is 0.3% per year (plus VAT) of the average custody account value. The flat fee includes the account maintenance and custody fee as well as the services provided by Swiss Life Ltd. It is calculated and charged quarterly. It is calculated pro rata temporis for an incomplete quarter.

### General costs

Apart from the aforementioned fees, clients are not liable for any other benefits such as retrocessions, commissions or similar third-party benefits. Should the asset manager nevertheless receive a benefit from a third party, it is forwarded directly and in full to the client.

### Ongoing costs of investment funds

Investment funds have ongoing costs, which are not charged to investors, but are charged directly to the capital assets of the investment fund and thus charged to the investment fund's return. These costs amount to between 0.0% – 1.3% p.a. The ongoing costs of investment funds include in particular the management fee, custodian bank fee, the costs for transactions within the fund and all other costs that may be charged to the investment fund's assets in accordance with the fund contract.

### Currency exchange fees

For foreign exchange transactions (FX), the custodian bank charges a surcharge to the current market price. This surcharge is levied on asset management transactions that require currency conversion. The maximum surcharge per spot transaction in relation to the target currency (Swiss francs) is 0.70%. The amount actually debited depends on the transaction volume.

### Third-party fees

External charges include, but are not limited to, market access services, platform fees, brokerage fees paid to external brokers, etc. These fees are not covered by the flat fee and are charged to the client.

### Stamp duty

The Swiss stamp duty can initially be between 0.0% – 0.15% and is levied on transactions that are settled via a Swiss bank or another Swiss securities dealer. Other local transaction taxes may apply when trading foreign financial instruments.

### Other services

Other services provided by Lienhardt & Partner Privatbank Zürich AG (e.g. address search) are charged at market rates. An up-to-date overview of costs can be provided on request.

There is an overview of the service prices at [www.swisslife.ch/premiumdefine](http://www.swisslife.ch/premiumdefine).