

Cost Regulations

Issue date 01.2022

A) Foundation administration costs

1. Ordinary expenses

As part of the administration of the Foundation, an annual amount of CHF 250 is invoiced per insured person. This amount will finance, amongst other things, the following tasks:

- Recording of pension plans
- General portfolio management
- Pension certificate and performance summary
- Changes (changes in salary, arrivals and departures etc.)
- Conducting health checks and risk assessments
- Payment of retirement benefits
- Salary declarations
- Collection of contributions
- Benefit cases
- Producing purchase calculations
- Checking and processing purchases and deposits received
- Divorce cases: Feasibility confirmation, settlement etc.

2. Extraordinary administrative expenses

To ensure that costs are charged in accordance with the causer pays principle, the following extraordinary administrative expenses incurred by the Collective Foundation PensUnit and by external organisations (on behalf of the Foundation) are subject to charges.

2.1 Retroactive changes

Changes 6 months and more prior to the date of receipt of the notification by the employer by the employer in accordance with Art. 2.6.
(excluding disability cases)

at cost, minimum CHF 200.—

2.2 Reminder procedure

2 nd Reminder	CHF	50.—
Providing information for insured persons	CHF	50.—/person
Preparing a redemption schedule	CHF	200.—

2.3 Collection measures

Order to pay	CHF	300.—
Initiation of legal proceedings	CHF	1'000.—
Petition for bankruptcy	CHF	500.—

2.4 Pre-payment/pledging for home ownership

(These costs will be invoiced directly to the insured person)

Pre-payment in Switzerland	CHF	400.—
Pre-payment abroad	CHF	700.—
Pledging	CHF	200.—

2.5 Cash payment cases

(These costs will be invoiced directly to the insured person)

Moving abroad	CHF	500.—
Taking up self-employment	CHF	500.—

2.6 Partial liquidation/total liquidation of a pension fund

(These costs will be invoiced directly to insured person)

Flat-rate sum	CHF	300.—
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2.7 Additional expenses

If the Foundation incurs additional expenses over and above the standard level, these additional expenses can be billed to the employer, pension fund or the insured person in accordance with the causer pays principle.

Cost rate	CHF	180.—/per hour
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Additional expenses of third parties (e.g. expert reports) will be billed direct in accordance with the causer pays principle.

2.8 Default interest

Default interest of 5% may be charged for late payment of contributions.

B) Fees and remuneration

The following fees and remuneration can be found in the Fee Regulations and the pension plan:

- Foundation fee
- Service fee
- Fees for custody account management and banking
- Remuneration for intermediaries
- Fees for mortgage contracts

C) Amendments

The right to make any changes is reserved. These come into force automatically in accordance with the resolution of the Board of Trustees.

D) Binding language

German is the definitive language for the interpretation of all regulations.

E) Effective date

These Cost Regulations form an integral part of the affiliation contract and come into force on 1 January 2022.

Lucerne, 19 January 2022

Board of Trustees of the PensUnit Collective Foundation