

## Swiss Life Pando list of fees

Based on Art. 16 of the Swiss Life 3a Employee Benefits Foundation regulations, the following fees are currently charged:

1. Custody account management	free of charge
2. Swiss Life Pando all-inclusive fee (charged quarterly on the average custody account assets)	0.84% per year
3. Issuing commission	none
4. Redemption commission	none
5. Annual custody account statement	free of charge
6. Early or partial withdrawal for home ownership purposes	CHF 100
7. Pledge for home ownership purposes	CHF 50
8. Account closure	CHF 50
9. Third-party expenses, taxes and duties	passed on
10. Extraordinary expenses	at cost

This list of fees is subject to change at any time in accordance with Art. 16 of the Swiss Life 3a Employee Benefits Foundation regulations.

Zurich, 1 October 2021