

# Terms and conditions in the pension business

### General note

For the sake of clarity, only the most important prices are shown here. All prices and information relate to the time of publication. The Bank reserves the right to change the terms and conditions at any time. Changes will be announced in a suitable manner and will be deemed to have been accepted if no objection is received within 30 days. The Bank may charge fees, taxes, duties and extraordinary expenses separately.

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## Savings 3/Vested Benefits account

Account opening	free of charge
Account management	free of charge
Account statement	<ul style="list-style-type: none"><li>■ free of charge</li><li>■ CHF 10 per duplicate statement</li></ul>
Interest and capital statements for tax purposes	free of charge
Advice notes	free of charge
Account balancing	free of charge
Postings	free of charge
Postage fees	free of charge
Account closure	<ul style="list-style-type: none"><li>■ free of charge for Savings 3 and Vested Benefits account</li><li>■ CHF 50 if the account was active for fewer than six months for Savings 3 and Vested Benefits account</li><li>■ CHF 150 in the event of relocation abroad for Vested Benefits account</li><li>■ CHF 1000 in the event of relocation abroad if the account was active for fewer than 6 months for Vested Benefits account</li></ul>
Other fees	CHF 200 for early withdrawal of account balances in connection with the financing of owner-occupied residential property for Vested Benefits account

# ZugerKB Investment Advisory Savings 3

These terms and conditions apply to ZugerKB retirement savings funds and Swisscanto funds of the Investment Foundation held in retirement savings custody accounts of the Savings 3 Pension Foundation of Zuger Kantonalbank.

## Investment fee

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Fee	0.30 % p. a.	without minimum
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The investment fee is charged quarterly (March, June, September, December) based on the monthly cut-off date balance of the portfolio value.

## Note regarding balance compensation

An account with a negative balance after the deduction of the fees according to the valid Terms and Conditions is automatically compensated by corresponding sales of rights free of charge.

## Issuing and redemption commission

ZugerKB retirement savings funds Swisscanto funds	Issuing commission (no minimum)	Redemption commission (no minimum)
up to CHF 50 000	0.750 %	0.750 %
up to CHF 100 000	0.750 %	0.750 %
up to CHF 250 000	0.625 %	0.625 %
over CHF 250 000	0.500 %	0.500 %

For the calculation of the issuing commission, please note that the commission forms part of the order volume.

After retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB strategy funds.

# ZugerKB E-Invest Savings 3

These terms and conditions apply to ZugerKB retirement savings funds and Swisscanto funds of the Investment Foundation held in retirement savings custody accounts of the Savings 3 Pension Foundation of Zuger Kantonalbank.

## Investment fee

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Fee	0.30 % p. a.	without minimum
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The investment fee is charged quarterly (March, June, September, December) based on the monthly cut-off date balance of the portfolio value.

## Note regarding balance compensation

An account with a negative balance after the deduction of the fees according to the valid Terms and Conditions is automatically compensated by corresponding sales of rights free of charge.

## Issuing and redemption commission

ZugerKB retirement savings funds Swisscanto funds	Issuing commission (no minimum)	Redemption commission (no minimum)
up to CHF 50000	0.750 %	0.750 %
up to CHF 100000	0.750 %	0.750 %
up to CHF 250000	0.625 %	0.625 %
over CHF 250000	0.500 %	0.500 %

For the calculation of the issuing commission, please note that the commission forms part of the order volume.

After retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB strategy funds.

# ZugerKB Investment Advisory Vested Benefits

These terms and conditions apply to ZugerKB retirement savings funds and Swisscanto funds of the Investment Foundation held in retirement savings custody accounts of the Vested Benefits Foundation of Zuger Kantonalbank.

## Investment fee

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Fee	0.30 % p. a.	without minimum
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The investment fee is charged quarterly (March, June, September, December) based on the monthly cut-off date balance of the portfolio value.

## Note regarding balance compensation

An account with a negative balance after the deduction of the fees according to the valid Terms and Conditions is automatically compensated by corresponding sales of rights free of charge.

## Issuing and redemption commission

ZugerKB retirement savings funds Swisscanto funds	Issuing commission (no minimum)	Redemption commission (no minimum)
up to CHF 50 000	0.750 %	0.750 %
up to CHF 100 000	0.750 %	0.750 %
up to CHF 250 000	0.625 %	0.625 %
over CHF 250 000	0.500 %	0.500 %

For the calculation of the issuing commission, please note that the commission forms part of the order volume.

After retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB strategy funds.

# ZugerKB E-Invest Vested Benefits

These terms and conditions apply to ZugerKB retirement savings funds and Swisscanto funds of the Investment Foundation held in retirement savings custody accounts of the Vested Benefits Foundation of Zuger Kantonalbank.

## Investment fee

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Fee	0.30 % p. a.	without minimum
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The investment fee is charged quarterly (March, June, September, December) based on the monthly cut-off date balance of the portfolio value.

## Note regarding balance compensation

An account with a negative balance after the deduction of the fees according to the valid Terms and Conditions is automatically compensated by corresponding sales of rights free of charge.

## Issuing and redemption commission

ZugerKB retirement savings funds Swisscanto funds	Issuing commission (no minimum)	Redemption commission (no minimum)
up to CHF 50000	0.750 %	0.750 %
up to CHF 100000	0.750 %	0.750 %
up to CHF 250000	0.625 %	0.625 %
over CHF 250000	0.500 %	0.500 %

For the calculation of the issuing commission, please note that the commission forms part of the order volume.

After retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB strategy funds.



# ZugerKB Fund Savings Plan/Withdrawal Plan

	ZugerKB Fund Savings Plan <sup>1</sup>	ZugerKB Withdrawal Plan
Issuing commission	1.50 % (no minimum)	1.50 % (no minimum)
Redemption commission	none	none
Sales duty	max. 0.15% purchase/sale of listed investment funds or ETFs as well as on issues of non-domestic investment funds <sup>2</sup>	max. 0.15% purchase/sale of listed investment funds or ETFs as well as on issues of non-domestic investment funds <sup>2</sup>
SIX fee	max. 0.015% purchase/sale of listed investment funds or ETFs <sup>2</sup>	max. 0.015% purchase/sale of listed investment funds or ETFs <sup>2</sup>
Investment fee fund savings plan portfolio	0.22% p.a. plus VAT/ without minimum	0.22% p.a. plus VAT/ without minimum
Fund savings plan account management fee	free of charge	free of charge
Interest on fund savings plan account	none	none
Tax statement	free of charge	free of charge

<sup>1</sup> Applies also to the "ZugerKB E-Fondssparplan", the "ZugerKB Geschenk-Fondssparplan", the "Jubiläumssparplan 125" (only existing plans, no offer) and the ZugerKB Fund Savings Plan Start.

<sup>2</sup> No turnover tax on the ZugerKB funds and SIX fees.

The investment fee is charged quarterly (March, June, September, December) based on the monthly cut-off date balance of the portfolio value.

# Taxes, financial planning, matrimonial property and inheritance law

## Taxes

As a rule, charges are based on complexity and the hours worked	The rate is CHF 220 per hour plus VAT	
Tax statement <sup>1</sup>	CHF 100 plus VAT	
Tax return <sup>2</sup> (Switzerland)	Flat rate CHF 250 plus VAT	plus individual hours worked
Reclaim for non-domestic withholding taxes and/or additional retained US taxes	Cost-effectiveness check of reclaim order <sup>3</sup>	CHF 25 per client plus VAT
	Fee Zuger Kantonalbank <sup>4</sup>	CHF 50 per order plus VAT
	Reclaiming non-domestic withholding taxes for natural persons and legal entities resident/domiciled in Switzerland <sup>3</sup>	CHF 200 per order plus VAT
	Reclaiming additional retained US taxes on US securities for legal entities domiciled in Switzerland (form 826) <sup>2</sup>	CHF 100 per order plus VAT
	Procurement of tax statement from all possible countries	CHF 75 per tax statement plus VAT
	Expenses for third-party services	as per individual cost

<sup>1</sup> A discount of 50% is granted on the tax statement to custody account holders with ZugerKB Investment Advisory Basic. The tax statement is free of charge for ZugerKB Investment Advisory Partner and Expert.

<sup>2</sup> The tax declaration is free of charge for custody account holders with ZugerKB Investment Advisory Expert.

<sup>3</sup> Order to be executed by external bank partner

<sup>4</sup> Tariff also applies to the simple procurement of a custodian certificate

## Power of attorney

Consulting and drafting of a power of attorney <sup>1,2</sup>	charged on an hourly basis	The rate is CHF 280 per hour plus VAT
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<sup>1</sup> According to the adult protection law

<sup>2</sup> On request, a once-off discount of 50% is granted to custody account holders with a ZugerKB Investment Advisory Expert.

## Pension cover check

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Easily check your pension cover for the risks of disability and death free of charge

## Pension check

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Easily check and estimate the financial requirements after retirement free of charge

## Financial planning<sup>1</sup>

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As a rule, charges are based on complexity on an hourly basis		The rate is CHF 220 per hour plus VAT
Comprehensive financial planning	charged on an hourly basis	The rate is CHF 220 per hour plus VAT
Pension planning	charged on an hourly basis	The rate is CHF 220 per hour plus VAT
Retirement planning analysis	charged on an hourly basis	The rate is CHF 220 per hour plus VAT

<sup>1</sup> On request, a once-off discount of 25% is granted to custody account holders with a ZugerKB Investment Advisory Partner.  
On request, a once-off discount of 50% is granted to custody account holders with a ZugerKB Investment Advisory Expert.

## Matrimonial property and inheritance advice

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Advice and drafting a marital and inheritance agreement <sup>1</sup>	charged on an hourly basis	The rate is CHF 280 per hour plus VAT
Advice and drafting a last will and testament <sup>1</sup>	charged on an hourly basis	The rate is CHF 280 per hour plus VAT
Executing a will and dividing the estate	charged on an hourly basis	The rate is CHF 280 per hour plus VAT for the lead manager The rate is CHF 250 per hour plus VAT for the processing staff

<sup>1</sup> On request, a once-off discount of 50% is granted to custody account holders with a ZugerKB Investment Advisory Expert.

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**Wir begleiten Sie im Leben.**

 **Zuger Kantonalbank**