# Cost Regulation of the Asga Pensionskasse Genossenschaft

applicable from 1 January 2026

In the event of any dispute, the original text of the regulation in German shall prevail.

## A. General provisions

### Art. 1 Principles

This regulation is an integral part of the affiliation agreement and governs the regular contributions and the cost contributions charged by the Asga Pensionskasse Genossenschaft, hereinafter Asga, for special expenditure over and above the ordinary management costs. It shall be issued by the Board of Directors.

The amount of the following cost contributions is guided by values based on experience and estimates (expenditure per case or hourly pay rate) and on the “causer must pay” principle.

## B. Ordinary management costs

### Art. 2 Basic costs

| | |
|---|---|
| Per affiliation agreement and clalendar year | CHF 200 |

This sum is invoiced annually and is payable by the employer.

### Art. 3 Person-related costs

| | |
|---|---|
| Annual costs per benefits plan/insurance relationship | CHF 180 |

Excluded from this are pension recipients and persons with continued savings contributions pursuant to Art. 28 Sec. 1 of the Pension Fund Regulation.

These costs are stated in the directory of insured persons and on the personal insurance certificate. The charge shall be applied on a pro rata temporis basis.

### Art. 4 Services

The regular administrative costs (basic and personnel-related costs) cover all services not expressly subject to additional charges under this regulation.

## C. Cost contributions for special expenditures

### I. Insured person

### Art. 5 Purchase calculations

**Purchase calculation for early retirement**

| | |
|---|---|
| Up to two calculations annually | no charge |
| Each further calculation in the same year | CHF 100 |

For insured persons who carry out purchase calculations via the myAsga portal, no costs are charged for these calculations.

### Art. 6 Retirement calculations

| | |
|---|---|
| Calculation up to 30 minutes | no charge |
| Calculation exceeding 30 minutes | billed based on actual work pursuant to Art. 8 |

For insured persons who perform retirement calculations via the myAsga portal, no costs are charged for these calculations.

### Art. 7 Promotion of home ownership

Services regarding early withdrawal or pledge without completion

| | |
|---|---|
| Enquiry/calculation | no charge |

**Early withdrawal**

Performance of an early withdrawal

| | |
|---|---|
| First early withdrawal from Asga | CHF 400 |
| From the second early withdrawal with Asga | CHF 200 |
| Transfer of restriction on sale from the old property to the new property | CHF 200 |

**Pledge**

Performance of a pledge

| | |
|---|---|
| Per case | CHF 200 |

The charge is first levied on the first pledge. If an insured person who had already pledged retirement assets with their former pension fund joins Asga as a new insured person, no charge will be made.

| | |
|---|---|
| Early withdrawal with pledge | CHF 500 |

Charges, levies and other costs for third parties which arise in connection with an early withdrawal or a pledge (e.g. annotation in the land register, depositing of share certificates etc.) must be paid additionally by the insured person.

### Art. 8 Other expenditure

| | |
|---|---|
| Cost contribution for further expenditure<br>Per hour | CHF 180 |

The costs of using external agencies, negotiations with the authorities and exceptional services will be billed.

Other specific expenses such as the reversal of an early retirement or of an already commenced retirement benefit are charged based on the actual effort incurred.

## II. Member

### Art. 9 Distribution plan

Preparation of a distribution plan of free assets:

| | |
|---|---|
| At least | CHF 200 |
| Plus per beneficiary | CHF 20 |
| The total costs amount to a maximum of | CHF 5,000 |

In the case of per-capita distributions (because of insignificance), cost collection may be waived.

### Art. 10 Delayed notifications of changes

Late salary notifications, entries, and departures as well as other changes (e.g. notifications of death, incapacity for work) relating to the previous year or any documents and information required for processing such changes and notifications, which are received after 30 June of the current year:

| | |
|---|---|
| Per notification of changes for each insured person. | CHF 100 |

Notifications (salary reports, entries, departures, and other changes) relating to more than three years prior are additionally charged based on the hourly rate pursuant to Art. 14.

### Art. 11 Delayed notifications of benefit cases

Notification of benefit cases which occurred more than two years previously:

| | |
|---|---|
| Per benefit case | CHF 500 |

Notifications of benefit events after contract termination that occurred one year or more before entry.

| | |
|---|---|
| Per benefit case | CHF 500 |

### Art. 12 Collection of contributions

From the due date of the contribution account, interest on arrears will be charged at the rate of 2%. Interest on arrears will be charged with the next quarterly account sent to the member.

Contributions will be billed monthly for external insured persons within the meaning of Art. 12a of the Pension Fund Regulation; the contributions are payable in advance. Interest on arrears will therefore be charged to the insured person with the next monthly invoice.

Additionally, the following cost contributions are charged:

| | |
|---|---|
| Account statement | no charge |
| First reminder | no charge |
| Second reminder | CHF 100 |
| Flat-rate debt enforcement costs | CHF 500 |
| Withdrawal of debt enforcement or notification of payment | CHF 150 |
| Drawing up/approval of a payment plan, | |
| one-time preparation per year | no charge |
| for each additional payment plan in the same year, respectively | CHF 200 |

### Art. 13 Additional expenditure for special services

Costs of expenditure that exceed the usual scale for the implementation of occupational benefits in both quantitative and qualitative terms may likewise be charged to the member. These services including actuarial evaluations (data gathering) and documents pursuant to IFRS/IAS19/US GAAP/Swiss GAAP FER 16, special calculations, document reproduction, drawing up individual documentation, translations, special offers (this list is not exhaustive), will be charged at cost at an hourly rate of CHF 180.-.

## III. Third party expenditure

### Art. 14 Billing to the causers

The costs of third party expenditure (e.g. supervisory authority, Swiss accredited pension actuary, auditor, land registry office, attorney etc.) will be billed to the causers (insured person, member).

If the identity of the causer is unclear or in dispute, the invoice must be settled by the member.

## D. Contract termination

### Art. 15 Total or partial liquidation

In the event of total or partial liquidation following a reduction of personnel, restructuring or termination of the affiliation contract, cost contributions will be charged to the member.

The costs of implementing total or partial liquidation will be billed firstly on the basis of internal costs and secondly in the light of external costs (Swiss accredited pension actuary, supervisory authority etc.). However, they amount to not less than CHF 2,000.

Cost contributions in connection with a total or partial liquidation, contract termination, or third-party costs shall be charged to the contribution account or deducted from the free assets of the member. If such funds are missing or insufficient, the cost contributions shall be charged to the member.

### Art. 16 Termination costs

The following costs shall be charged for contract termination:

| | |
|---|---|
| Contracts with no active insured persons (basic charge) | CHF 200 |
| Contracts with active insured persons (basic charge) | CHF 500 |
| plus per insured person and outgoing pensioner | CHF 20 |

The cost contributions in relation to total or partial liquidation, termination of contracts and third party costs will be charged to the member.

Reversal of a contract as a consequence of double insurance shall be charged at a flat rate of CHF 500.

## E. Other provisions

### Art. 17 Due date and arrears

The cost contributions are payable 30 days after billing.

Arrears and the consequences thereof are determined by Art. 102 ff of the Swiss Code of Obligations. The interest rate on arrears in accordance with Art. 12 remains reserved.

### Art. 18 Gaps in the regulation/changes to the regulation

1. If any provisions are missing from the regulation, the Board of Directors may make arrangements which are appropriate to the benefit purpose.

2. The Board of Directors may adapt the regulations at any time to changed circumstances, in particular to amendments of the statutory provisions and those of supervisory law.

## Entry into force

This Cost Regulation come into effect on 1 January 2026 and supersede the regulation of 1 January 2021.