

Cost comparison

3a investment solutions

Product name	Issuing fee	Redemption fee	TER	Administrative costs	Fund assets after 10 years
1 VIAC Global 60	0	0	0.40%	0	72,775
2 Frankly Strong 75 Index	0.15%	0.10%	0	0.47%	72,720
3 PostFinance Pension 45	0	0	0.91%	0	71,102
4 LUKB Expert-Vorsorge 45	0.40%	0	0.60%	0.25%	71,050
5 ZKB Swissscanto BVG 3 Index 45 RT CHF	0.87%	0.67%	0.35%	0.30%	71,048
6 C SA Mixta-BVG Index 45	0.16%	0.05%	0.90%	0	70,993
7 Generali Index Serie 25/50/75/100	0	0	0.20%	0.75%	70,915
8 PostFinance Pension 75	0	0	0.97%	0	70,860
9 ZKB Swissscanto (CH) Vorsorge Fonds 75 Passiv VT	0.80%	0.73%	0.42%	0.30%	70,771
10 ZKB Swissscanto (CH) Vorsorge Fonds 45 Passiv VT	0.90%	0.70%	0.42%	0.30%	70,721
11 C SA Mixta-BVG Index 75	0.11%	0.05%	1.00%	0	70,626
12 Migros Bank (CH) Fonds Sustainable 45 V	0	0	1.07%	0	70,459
13 LUBK Expert-Vorsorge 75	0.40%	0	0.80%	0.25%	70,246
14 BCV Pension 40 AP	0	0	1.19%	0	69,982
15 BEKB Strategiefonds Nachhaltig 40 Schweiz Vorsorge B	0.10%	0.10%	1.17%	0	69,921
16 BEKB Strategiefonds Nachhaltig 40 Vorsorge B	0.10%	0.10%	1.18%	0	69,882
17 ZKB Swissscanto BVG 3 Oeko 45 RT CHF	0.65%	0.65%	0.70%	0.30%	69,810
18 ZKB Swissscanto BVG 3 Portfolio 45 RT CHF	0.65%	0.65%	0.71%	0.30%	69,771
19 Generali Index Serie 25/50/75/100 Advisory	0	0	0.20%	1.05%	69,705
20 Raiffeisen Pension Invest Futura Balanced I	1.00%	0	1.11%	0	69,597
21 Valiant Helvétique Dynamisch VD	0.05%	0.05%	1.28%	0	69,558
22 Valiant Helvétique Ausgewogen VD	0.05%	0.05%	1.28%	0	69,558
23 BEKB Strategiefonds Nachhaltig 60 Vorsorge B	0.10%	0.10%	1.28%	0	69,488
24 MobiFonds Select 60 3A	2.00%	0	1.00%	0	69,325
25 BAP BVG-Mix 40 Plus Tranche R	1.00%	1.00%	0.83%	0.20%	69,205
26 Raiffeisen Pension Invest Futura Growth	1.00%	0	1.21%	0	69,204
27 ZKB Swissscanto BVG 3 Portfolio 75 RT CHF	0.65%	0.65%	0.90%	0.30%	69,022
28 UBS (CH) Vitainvest 50 Swiss U	0	0	1.47%	0	68,887
29 C SA Mixta-BVG Equity 75	0	0	1.48%	0	68,848
30 C SA Mixta-BVG Maxi	0	0	1.49%	0	68,810
31 Zurich Target Investment Fund 45 Anteilklasse C	2.00%	0	1.22%	0	68,467
32 UBS (CH) Vitainvest 75 Swiss U	0	0	1.58%	0	68,463
33 UBS (CH) Vitainvest 50 World U	0	0	1.61%	0	68,348
34 Swiss Life BVG-Mix 45	0	0	0.62%	1.00%	68,260
35 UBS (CH) Vitainvest 75 World U	0	0	1.70%	0	68,005

Explanation: For the comparison, we assume annual payments of CHF 6,000 and an annual performance of 4%. Issue fees are incurred for each payment. Redemption fees are charged only upon pay-out, meaning they are included only once. The TER (Total Expense Ratio) comprises all costs incurring within the funds themselves. Administrative costs, often referred to as custody account fees, are offset against the fund assets. The TER and administrative costs are indicated annually and calculated monthly. We have not factored in the costs for the Savings Contribution of our Pillar 3a to enable direct comparison between the various solutions. Data source (excl. Generali): Moneyland, Frankly and Viac.