



PROSPERA 3a pension planning account – Services and fees

Services included

- Personal advice
- Individual choice of investment strategy
- Change the investment strategy at any time free of charge
- Active risk management by regular rebalancing
- Account information, tax certificate and other documents are available at any time on the customer portal
- Interest rate of 0.00% on the interest-bearing account in the opportunity-oriented profile
- Management of interest-bearing account in the opportunity-oriented profile
- Transfer of pension assets to a tax-exempt pension institution of the 2nd pillar or to another recognized pension form (pillar 3a)

Chargeable services

Payments on pension claims	
– when the beneficiary resides in Switzerland	CHF 250
– when the beneficiary resides outside of Switzerland	CHF 400
Address enquiry	CHF 50
Obtaining confirmation of emigration (from Switzerland)	CHF 50
Application for withholding tax refund	CHF 200
Advance for home-ownership facilitation, per case,	
– when residing in Switzerland	CHF 400
– when residing outside of Switzerland	CHF 600
Pledge for home-ownership facilitation, per case	CHF 50

Fees for securities

Issuing commission

One-time payment on the deposited amount	2%
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Management fee

Profile conservative and balanced	0.250% per quarter
Profile opportunity-oriented	0.300% per quarter