



PROSPERA vested benefits 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 at any time available 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 vested benefit assets to an other vested benefit institution or pension fund in Switzerland

Chargeable services

Transfer due to retirement	
– when the beneficiary resides in Switzerland	CHF 0
– when the beneficiary resides outside of Switzerland	CHF 250
Payments in other 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
Obtaining social security certificate EU/EFTA country	CHF 100
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