

Fondation Collective Opsion

Rules & Regulations of Costs

Valid as of 01.01.2022

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1. Goal

- ¹ The present Rules and Regulations govern the expenses incurred in the framework of the Affiliation Convention concluded with the company, group of companies or the association with the Fondation Collective Opsion (hereafter: "the Foundation"). It forms an integral part of the Affiliation Convention.

2. Regulatory contributions for administrative expenses

- ¹ To ensure the financing of administrative expenses, the Foundation, charges contributions for administrative expenses along with the regulatory contributions in the amount set in the technical addendum of the Pension Plan Rules and Regulations.
- ² The total amount of administrative costs for active policyholders may not be lower than CHF 600¹ per year for an affiliation through a multiple employer fund. For a pension fund, the total amount of administrative costs may not be lower than CHF 5,000.
- ³ These administrative costs include, in particular, data hosting, accounting (other than securities accounting), current administrative management such as admissions and departures, purchases, salary modifications and printing and postage of pension fund documents. The costs relative to the services mentioned in the following chapter are not included.
- ⁴ The Foundation regularly controls the adequacy of the regulatory contributions with the administrative costs and decides, if necessary, to increase or decrease them in regard to the actual costs.

3. Services for persons insured

- ¹ The services mentioned below are invoiced directly to the person insured based on the standard rates listed hereafter.

Services	Costs in CHF per case
Procedures relating to advance withdrawals used for residential property	400
Registration of a pledge for the acquisition of residential property	200
Implementation of a pledge	300

¹ All the amounts mentioned in these Rules and Regulations are without VAT which must be added.

4. Costs incurred due to non-compliance with employer's obligations

- ¹ The services mentioned below will be invoiced directly to the employer for treatment of the case based on the standard rates listed hereafter. They will be debited from the employer's current account.

Services	Costs in CHF per case
Changes made retroactively for the previous year or years prior to that, after the annual contributions accounting has been established (end of year closing)	Depending on the amount of work accomplished, but a minimum of CHF 300
Summons sent by registered letter (as of the 2 nd)	100
Information to the management commission in cases of late payment of premiums according to Art. 86b para. 3 LPP and information to the supervisory authority	200
Drawing up a payment plan	500
Debt prosecution	500
Discharge proceedings	1,000
Requirement to continue the prosecution	300
Requisition for bankruptcy	500

5. Other services

- ¹ If necessary, the services listed below may be requested from the Foundation. Subject to the Foundation's acceptance, the costs arising from such mandates must be paid in accordance with the hourly rates mentioned hereafter. They are directly invoiced to the employer and debited from the employer's current account.

Services	Costs in CHF per case
Modifications to the pension plan during the year	Depending on the amount of work accomplished, but a minimum of CHF 500
Maintaining a contract without active policyholders	400 per year

- ² All the other specific services mandated by the employer (other than current administrative management) will be invoiced according to effective work furnished.

- ³ If necessary, the services listed below may be requested from the Foundation. Applicable charges will be imputed to the affiliated entity.

Services	Costs in CHF per case
Distribution of disposable assets, including surplus, according to a specific distribution key (proposal and implementation)	285 per hour
Advice and implementation of a partial liquidation at the level of an affiliated entity	285 per hour
Advice on setting up a recovery plan	285 per hour
Specific mandates	285 per hour

6. Cancellation of the affiliation convention

- ¹ In case of the termination of an affiliation contract for a multiple-employer fund before the expiry of 3 years, the following fees will be charged:

Length of affiliation	Costs in CHF per case
12 months or less	500
More than 12 months	300

- ² For dedicated funds, cancellation bears the following additional costs:

Length of affiliation	Costs in CHF per case
3 years	2,000
4 years	1,000
Older	0

- ³ Furthermore, additional expenses in relation to the cancellation of the contract may entail costs such as those listed in Art. 5 para 3.

7. Various provisions

- ¹ The present Rules & Regulations were drawn up in the French language; they may be translated into other languages.
- ² If there is a discrepancy between the French language version and the translations into other languages, the French version shall be regarded as binding.
- ³ These Rules and Regulations take effect on January 1, 2022.

In the name of the Foundation's Board

The President

Member of the Foundation Board