



Foundation Romande in favour of the Tied Individual Pension Plan (3a) Pension Fund regulations

Entry into force on 01.01.2025

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On the basis of Art. 8 of the deed of Foundation of the French-speaking Swiss Foundation for the benefit of tied individual pension provision (3a), hereinafter referred to as the Foundation, the Board of Foundation hereby issues the following pension regulations:

For ease of reading, the terms used to refer to persons refer to both men and women.

The registration of a partnership within the meaning of the Federal Act on Registered same sex Partnerships with the Civil Registry Office shall be treated as a marriage within the meaning of these Regulations. Persons in a registered partnership shall be treated as married persons (spouses) within the meaning of this Regulation. The judicial dissolution of a partnership shall be treated as a divorce within the meaning of this Regulation.

A. Purpose of the Foundation

Art. 1 Purpose of the Foundation

The tied individual pension account allows the pension plan holder to make tax-privileged payments in accordance with Art. 82 of the Federal Act on Occupational Old-Age, Survivors' and Disability Pension Plans (BVG/LPP) and the Ordinance on Tax-Exempt Deductions for Contributions to Recognized Pension Plans (BVV3/OPP3).

The Foundation may offer, at the request of the pension account holder, insurance cover to cover the risks of disability and death.

Art. 2 Purpose of the pension regulations

By signing the membership agreement, the Foundation and the pension account holder, or his beneficiaries, have mutual rights and obligations. These regulations govern all matters relating to these rights and obligations.

B. Membership and Termination

Art. 3 Membership Agreement and Membership Fees

The Foundation signs a membership agreement with each pension plan holder for the exclusive use of maintaining the individual pension plan tied under Swiss law.

Once the membership agreement has been signed, the Foundation opens a linked individual pension account for the pension plan holder with a financial institution accredited by the Foundation. In order to ensure the proper management of the account or deposit, the Foundation is authorized to exchange all necessary information with the competent financial institutions.

The Foundation is entitled to refuse the membership of a pension account holder without having to justify its decision.

The account holder is free to decide how often he or she will contribute, but must comply with the minimum amount that the Board of Foundation may impose.

The total annual contribution must not exceed the maximum amount allowed by Art. 7 para. 1 BVV3/OPP3, subject to higher amounts resulting from the transfer of a recognized form of pension provision. The surplus will be returned immediately by the Foundation.

Art. 4 Composition of the linked individual pension account

Amounts may be credited to the linked pension account from:

- the contributions of the pension account holder
- pension assets paid out by a linked individual pension foundation
- transfers following a divorce
- interest and investment income
- redemptions, from 01.01.2025, in accordance with the legal provisions

The following amounts may be debited from the linked pension account:

- transfers to other pension funds
- early withdrawals to encourage home ownership
- commissions/fees of the Foundation, external service providers, but also of deposit banks and accredited asset managers, in accordance with the cost regulation
- any risk premiums
- potential losses on investment
- transfers following a divorce

In agreement with the custodian partner banks in charge of the operational management of the linked individual pension accounts, the Board of Foundation decides whether or not to apply an interest rate. In the event of an interest award, it will be credited at the end of the calendar year, or pro rata temporis if the pension account holder leaves the foundation during the year.

Art. 5 Account opening and investment of linked individual pension savings

A linked individual pension account is opened in the name of the Foundation for the pension account holder in a custodian and asset management bank accredited by the Foundation, once the investment election document has been signed by the pension account holder and the Foundation. The choice of investment strategy and asset manager is determined by the account holder in consultation with the Foundation.

The development of the vested benefits pension assets therefore depends on the performance achieved with the selected investment strategy and in accordance with the legal provisions of the BVV2/OPP2.

The pension account holder may decide to change his or her investment strategy from the list of investment solutions recognized by the Foundation, subject to the Foundation's agreement.

The Foundation regularly monitors compliance with the legal investment guidelines.

The investment regulations set out in detail the conditions and solutions for asset management under the legal provisions of the BVV2/OPP2 of tied individual pension assets.

The investment of tied individual pension assets does not entitle you to a minimum interest rate or any guarantee of the value of the initial capital. The investment risk is borne solely by the pension account holder.

Art. 6 Duty to inform the Foundation and the account holder

The Foundation will send the account holder a confirmation of the opening of the linked individual pension account. At the beginning of each calendar year, the employee will inform the financial institution of the general status of its account based on all investment transactions in the previous year, as well as the balance of the pension assets as at 31 December. The pension plan holder may request information and a statement of his account from the Foundation at any time.

During their membership, the pension account holder must inform the Foundation of any changes to their place of residence, name and marital status. If they are already married or in a registered partnership when they open their vested benefits account, they must send them the date of this event. In the event of late, incomplete or erroneous information relating to the personal data of the pension account holder, the Foundation declines all liability in connection with this state of affairs. The information provided to the account holder is considered valid if it has been sent to the last address provided to the Foundation by the account holder.

Art. 7 Change of service providers

The Foundation may modify the list of external service providers accredited by the Foundation (custodian bank, asset manager, etc.) at any time.

If necessary, the Foundation will inform the account holder about the upcoming changes. The account holder then has 30 days to object to these changes and request the transfer of their pension assets free of charge by paying into another pillar 3a foundation. After this period, the account holder is deemed to have accepted these changes and the Foundation may implement them.

It is specified that the Foundation may, in particular, proceed with the sale of an investment fund that is no longer accredited by replacing it with another fund with a similar risk and management profile.

Art. 8 Old age benefit

Pension account holders are entitled to the withdrawal of their tied individual pension assets no earlier than five years before the normal AHV reference age. A subsequent payment is possible up to a period of five years after reaching the ordinary AHV reference age, if the account holder proves that he or she continues to be gainfully employed (Art. 3 para. 1 BVV3/OPP3).

In order to receive old-age benefits, the account holder must submit a written request to the Foundation.

Art. 9 Survivor benefit

In the event of the death of the pension plan holder before he or she is entitled to the retirement benefit, the tied individual pension assets become a death benefit, which is paid out to the following beneficiaries, regardless of inheritance law, in the following order:

1. the surviving spouse or registered partner
2. direct descendants as well as persons for whom the deceased was substantially supportive, or the person who had formed an uninterrupted cohabitation with him for at least five years immediately before the death or who must provide for the maintenance of one or more common children
3. parents
4. brothers and sisters
5. the other heirs

Without prior instruction from the pension account holder, each category excludes the next category from entitlement to benefits.

Within a category, the survivors' benefit is divided equally among the beneficiaries, unless the pension account holder has provided for a different distribution which he has notified the Foundation in writing.

The account holder may cancel or change the order of beneficiaries at any time. In this case, the legal provisions of the beneficiaries apply in accordance with Art. 2 BVV3/OPP3.

Art. 10 Early termination of the pension plan

The pension account holder may request an early withdrawal of his pension assets and thus terminate his or her membership of the Foundation in the following cases:

- a) The account holder receives a full disability pension from the Federal Disability Insurance and the risk of disability is not insured.
- b) The pension plan holder uses the pension capital to buy back contributions to a tax-exempt pension fund or uses it for another recognized form of pension provision.
- c) The pension account holder changes his or her self-employed gainful activity.
- d) The account holder leaves Switzerland permanently.
- e) The account holder sets up on his own account.
- f) The account holder requests an early withdrawal of his or her retirement capital for:
 - 1. acquire or build a home for one's own needs
 - 2. acquire shares in the ownership of a home for one's own needs
 - 3. mortgage loan repayment

The concepts of home ownership, shareholdings and one's own needs are defined in Articles 2 to 4 of the Ordinance on the Promotion of Home Ownership by Occupational Pension Plans (WEFV/OEPL).

Such a payment can only be requested every five years.

For each request for advance cash payment, an officially authenticated signature of the spouse or registered partner is required for pension holders who are married or living in a registered partnership. If the agreement cannot be obtained or is unreasonably refused, the account holder may appeal to the competent court.

The Foundation reserves the right to request any document it deems necessary to clarify the pension account holder's request for early termination. Costs and commissions are the sole responsibility of the pension account holder.

Art. 11 Pledge and assignment

Any transfer or pledging of the pension holder's assets is prohibited. However, the pledging for the purchase of home ownership by means of the occupational pension scheme is reserved.

In the event of the dissolution of the matrimonial property regime for a reason other than death, all or part of the rights to old-age benefits may be transferred by the pension plan holder to his or her spouse or allocated to the latter by the court. Subject to Art.4 BVV3/OPP3, the Foundation must pay the amount to be transferred to the Foundation within the meaning of Art.1. para. 1 BVV3/OPP3, indicated by the spouse or to a pension fund.

C. Additional risk coverage in the event of disability and/or death

Art. 12 General provisions

The account holder may apply to the Foundation for risk insurance benefits in the event of disability and/or death.

The coverage of the risk insurance benefits offered by the Foundation is made possible by the conclusion of reinsurance contracts. Consequently, the Foundation's obligation to perform is therefore not greater than the obligation to perform provided for in these reinsurance contracts.

Early termination of membership as indicated in Article 10 of these Regulations is no longer permitted, only if the risk of disability is covered and the pension case is already proven.

All provisions relating to risk insurance coverage, such as the conditions of admission, the start and end of the insurance, the scope of benefits, the financing of risk premiums, etc. are defined in a regulation dedicated to them. The account holder may request a copy at any time in case of interest.

D. Financing

Art. 13 Goal

This part of the Regulation lays down the provisions concerning the costs and possible compensation resulting from the contractual relationship.

The Foundation and their external service providers as well as the deposit and asset management banks may receive commissions to compensate for the costs incurred.

The provisions on commissions are set out in Articles 13 to 17 of these regulations and are communicated to the account holder when he or she joins the Foundation.

Art. 14 Fees and commissions

The following fees are deducted for the services below and debited directly from the account holder's tied individual pension account with the custodian bank and can be adjusted at any time. Any changes to the list of costs are brought to the attention of the pension holders.

If an individual pension account has a negative balance after expenses, the Foundation may, at its discretion, arrange for the sale of securities to cover the negative balance. In all cases, the foundation sells securities with a minimum value of 1% of the pension assets.

Management of the Foundation

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|---------------------------|------|
| Annual Board of Directors | 0.3% |
|---------------------------|------|

Commission per annual fee or surrender, choice between:

| | |
|---|-------------------|
| a maximum one-off issuing fee applied to the first instalment, set between | CHF 0 to CHF 1000 |
|---|-------------------|

or

| | |
|------------------------------|---------|
| a commission on each deposit | max. 1% |
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| | |
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| Maximum one-time issuance fee with capital transfer from from another individual pension fund | max. 3% |
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Other services

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| Advance payment per case (promotion of home ownership) | CHF 400 |
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| Pledging by case (promotion of home ownership) | CHF 100 |
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| Coordinate searches | CHF 50 |
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| Fees for a permanent departure abroad | CHF 500 |
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The fee for advice and processing of the case is debited from the corresponding linked individual pension account before payment in cash.

Asset allocation fund deposit/holding account

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| Transaction fees on buying and selling | 0.1% but at least CHF 5 and at least CHF 50 |
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Administrative and consulting management

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| | 0.27% (+VAT) |
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Savings Account

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| Account maintenance | Actual costs of the custodian bank |
|---------------------|------------------------------------|

Discretionary asset management

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|----------------------------------|------------------------------------|
| Securities delivered by position | Actual costs of the custodian bank |
|----------------------------------|------------------------------------|

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|---|------------------------------------|
| External costs (issuance commission, redemption fees, etc.) | Actual costs of the custodian bank |
|---|------------------------------------|

| | |
|---------------------------------|---|
| Standard Wealth Management Fees | Effective costs of the asset manager and/or investment funds |
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|----------------|------------------------------------|
| Custody rights | Actual costs of the custodian bank |
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Notes on banking/administration/advisory fees:

Current commissions are automatically debited from the linked individual pension account on a quarterly, half-yearly or annual basis by the custodian bank and on the instructions of the Foundation.

The basis for calculating the one-off issue fee is the initial capital or the first premium payment (provided that the amount of the first payment is higher than the amount of the fee).

The basis for calculating the commission on each premium payment is each amount paid into the Foundation's account, provided that the amount is at least CHF 500. Below CHF 500, no commission is charged.

If the account holder is recommended to the Foundation by an intermediary, a broker or a financial institution, one of these two commissions may be awarded to them. In this case, the Foundation is entitled to pay them the corresponding amount.

The available tied individual pension capital determines the basis for calculation for:

- standard wealth management fees
- the commissions for the administrative management of the Foundation
- any audit fees related to services provided by an independent asset manager

The Foundation is responsible for the business, advisory activities and support of pension holders. The custodian banks deduct, on the instructions of the Foundation, the fees and commissions related to the administrative management directly from the pension plan holder's account. A portion of the interest margin may be passed on to the Foundation by banks offering interest on tied individual pension savings. By signing the membership agreement, the pension account holder accepts the "fees and commissions" chapter of these regulations.

In the event of an exit, the commissions will be debited upon the actual exit from the Foundation. When entering and/or leaving during a month, the current administration fee is always deducted for the entire month.

Any repayments from investment Foundations or investment funds requested by the Foundation shall be credited directly to the deposits of the respective pension holders by the bank managing these deposits.

Art. 15 Retrocessions

Unless otherwise agreed in writing, retrocessions submitted to the Foundation in addition to its statutory compensation must be presented and credited to the pension account holder.

Art. 16 Value Added Tax

The Foundation is not subject to value-added tax.

Art. 17 Withholding tax

The Foundation submits an annual application for a refund of withholding tax to the Federal Tax Administration and credits the reimbursed tax to the pension account holders concerned.

Art. 18 Additional services and fees

Exceptional services and costs incurred or requested by the account holder and provided by the Foundation (or its contractual service providers), such as express mailings, advice, claims for reimbursement/collection of foreign income taxes, etc. are debited directly from the account holder's tied individual pension account. In all cases, the pension account holder must be informed in advance of the resulting additional costs.

E. Final provisions

Art. 19 Place of performance

All pension benefits of the pension account holder or his or her beneficiary(ies) must be paid to an authorized institution in Switzerland.

Art. 20 Place of jurisdiction

Any dispute relating to the interpretation or application of the provisions of these regulations shall be brought before the competent courts within the meaning of art. 73 para. 1 BVG/LPP.

In the event of a dispute, the Foundation is entitled to deposit the pension assets in accordance with Art. 96 CO.

The Foundation's headquarters and place of jurisdiction are in Geneva.

Art. 21 Responsibility

The identity of the pension account holder is verified on the basis of his signature on the application to open an account sent to the Foundation.

Damage resulting from forgery or lack of legitimization is the responsibility of the account holder, except in the case of serious negligence on the part of the Foundation.

Furthermore, the Foundation is not liable to the account holder or the beneficiary for any possible consequences of the latter's failure to comply with contractual and regulatory obligations.

The account holder, or the beneficiary(ies), may be required to provide the Foundation with proof of the facts on which he/she relies.

The Foundation reserves the right to carry out additional checks.

Art. 22 Gap & silence

All cases not expressly provided for in these regulations shall be decided by the Board of Foundations, which shall make its decisions with reference to the spirit of the deed of Foundation and the regulations of the Foundation, as well as to the legal provisions.

Art. 23 Tax treatment when paying out pension assets

When paying, the pension assets are subject to tax in accordance with federal and cantonal law. In addition, the Foundation is obliged to comply with the provisions of the Federal Withholding Tax Act.

When you leave Switzerland permanently, withholding tax is deducted when the pension assets are paid.

Art. 24 Changes to the pension regulations

The Board of Foundation may amend these regulations at any time, in accordance with the legal requirements and with the consent of the supervisory authority. Amendments to the relevant legal provisions for this Regulation shall apply as soon as they enter into force.

Art. 25 Coming into force and Discrepancies between the different language versions

Art. 25.1 These pension regulations come into force on 01.01.2025.

Art 25.2 If several language versions of this Investment Regulations have been drawn up and there are discrepancies between them, the French text shall prevail



REYL
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FEE SCHEDULE

PENSION PROVISION
OCTOBER 2025

SUCCESS. TOGETHER.

CUSTODIAN BANK FEES

Excluding administrative fees of partner foundations and third-party brokerage fees.

Fees charged to pension clients within the framework of occupational pension plans (vested benefits) or individual pension plans (pillar 3a)

Pricing: all-in fee of 0.125%* (excluding VAT)

*Conditions applicable to pension clients "Alpian managed by lemania-prévoyance".



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WEALTH MANAGEMENT

ASSET MANAGEMENT

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Pricing conditions - October 2025

The following fees apply to holders of professional pension accounts (vested benefits) and individual retirement accounts (pillar 3a) offered through Alpian with direct integration into its mobile application and managed by lemania-pension (fondation lemania de libre passage and/or fondation romande en faveur de la prévoyance individuelle liée (3a)) :

Introduction and Technology Integration Annual Fee : **0.175%**

Additional Fees

Value-added tax (VAT), if applicable, is extra.

LEGAL DISCLAIMER

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