

Schedule of costs of the Trigona Collective Foundation for Occupational Welfare Provision

(Edition 2012)

1. Basis

The Trigona Collective Foundation for Occupational Welfare Provision charges the following costs for administration and servicing of the pension fund and the insured persons under the terms set out in this schedule of costs.

2. Administrative fee for ordinary administrative and support services

The administrative fee for ordinary administrative and support services listed under Article 2.1 paragraphs a to c is CHF 300 per insured person. The Foundation may additionally grant a discount for the administrative fee depending on the size of the pension fund. The one-time obligatory administrative fee per insured person for each individual pension fund is specified in the annual cost list.

2.1. Ordinary administrative and support services

a) General activities

- Development of the business strategy and policy, as well as the investment principles together with the Board of Trustees
- Drafting of regulations and contracts
- Accounting and annual financial statement for the relevant executive body
- Preparation and minute-taking at meetings of the Board of Trustees
- Preparation and enforcement of resolutions from the Board of Trustees
- Marketing and distribution services
- Advising clients and insured persons
- Providing the applications and infrastructure required to implement employee benefit pension plans

- Dealing with authorities, such as tax authorities, security fund, supervisory authorities, experts, auditors to ensure effective administration

- Management of the foundation secretariat
- Providing training for the Board of Trustees

b) Administration of the pension funds

- Management of BVG pension accounts (conformity calculation)
- Calculation of the contributions for the security fund and age structure adjustment claims
- Advice and technical implementation for pension plan changes
- Preparation of the BVG confirmation of affiliation for the BVG Substitute Occupational Benefit Institution
- Management of contracts and regulations
- Processing of payments in connection with changes such as entries, withdrawals, death and disability benefit cases, retirement, salary changes, claims, including any necessary reports to the Swiss Federal Tax Administration and deduction of any withholding tax
- Processing home ownership development payments
- Processing the apportionment of retirement assets in case of divorce
- Distribution of unallocated assets and use of special measures pursuant to resolutions of the Trustees of the Fund
- Monitoring and reporting in compliance with the regulations and contracts with pension funds
- Preparation of information on the basis of transparency regulations
- Processing purchases of missing contribution years

- Processing of individual enquiries from insured persons in respect of contributions, benefits and retirement assets
- Reminder and debt collection measures, as well as enforcement of default procedures
- Employee orientation
- Enforcement of partial liquidation resolutions
- Providing training for the Trustees of the Fund
- c) Asset management
 - Dealing with the persons responsible for asset management
 - Implementation and monitoring of the guidelines and pension fund instructions with regard to reserves and investments
 - Periodic assessment and appropriate presentation of fund assets and investment development (performance)

2.2. Invoicing

The Foundation invoices the administrative fee to the employer for each individual insurance at the beginning of each respective calendar year. The contributions and costs for new and supplementary insurances will be invoiced at the time they are concluded. The administrative fee is payable at least on a pro rata basis as per the number of months that have elapsed since the start of the year. The administrative fee will be adjusted to account for any entries/withdrawals during the year on a pro rata temporis basis.

2.3. Financing

The financing of the one-time administrative fee takes place pursuant to the financing of the pension plan.

3. Costs for extraordinary expenses and services (extraordinary costs)

3.1. Payment reminders

	Rate in CHF
Registered payment reminder letter (after notification)	100.–
Redelivery of a registered payment reminder letter that was not picked up or for which delivery was refused	50.–
Compulsory notification to the Trustees of the Fund in accordance with Article 86b para. 3 BVG	200.–
Preparation of repayment schedule (per billing period after the second repayment schedule)	250.–

These costs are charged without being invoiced separately.

3.2. Collection measures

	Rate in CHF
Debt collection request (plus debt enforcement office fees)	500.–
Removal of an objection	500.–
	with acknowledgement of debt
	without acknowledgement of debt (legal proceedings under Article 73 BVG)
	1500.–
Request for insolvency/attachment	500.–
Reactivation of affiliation contract after collection measures	1000.–

The costs of debt enforcement and insolvency proceedings will be charged in addition to these costs. Collection costs are not invoiced separately.

3.3. Home ownership development

	Rate in CHF
Advance payment	400.–
Reactivation of affiliation contract after collection measures	300.–

The insured person pays the costs of recording the transactions in the land register directly.

3.4. Reporting

	Rate in CHF	
Reporting of changes taking effect 1 year or longer before notification (excluding claims for benefits)	billed at cost hourly rate minimum	150.– 250.–
Extraordinary costs in connection with salary declarations (e.g. erroneous salary declaration)	billed at cost hourly rate minimum	150.– 250.–
Reporting claims for benefits that occurred:		
→ over 1 year ago	per event	100.–
→ over 2 years ago	per event	200.–
→ over 2 years ago	per event	300.–
Reporting of claims for benefits after a contract is terminated or when the date of the claim was at least 1 year before	per event	300.–

3.5. Partial or total liquidation

	Rate in CHF	
Preparation of distribution schedule and / or distribution of unallocated assets	per insured person minimum	20.– 250.–

3.6. Other special expenses

	Rate in CHF	
Extraordinary costs in connection with security fund settlement	billed at cost, hourly rate minimum	150.– 250.–

3.7. Contractually agreed special services

	Rate in CHF	
Special costs for services outside of ordinary administrative activities in agreement with the employer/Trustees of the Fund, with particular regard to comprehensive analyses and advisory services for the Trustees of the Fund and/or the employer	by prior notice, billed at cost, hourly rate minimum	150.– 250.–

3.8. Termination of contract

	Rate in CHF
Administrative costs for cancellation of fund management and asset investment	5000.–

3.9. Involvement of external experts

The involvement of external experts is not covered by the one-time administrative fee. The costs are payable by the pension fund and/or employer.

3.10. Invoicing

The extraordinary costs will be billed to the employer and charged to the risk and administration contribution account.

Costs related to home ownership development (paragraph 3.3.) will be billed to the insured person.

The costs of partial or total liquidation (paragraph 3.5.) as well as the administrative cost of contract termination (paragraph 3.8.) will be deducted from the pension fund assets.

4. Effective date

This schedule of costs was approved by the Board of Trustees on 26.09 2011 and enters into force on 01.01.2012.

In accordance with the law and the foundation statutes, the Board of Trustees may amend this schedule at any time. The amendments must be submitted to the supervisory authorities for their records.

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