

Remuneration Factsheet

Baloise Insurance Ltd receives and collects remuneration from companies in the Baloise Group in connection with offering investment instruments, investment services and other products for these companies.¹⁾

The remuneration can be one-time remuneration, annual portfolio-based remuneration or a combination of these

elements. The table below shows the remuneration ranges. One-time remuneration is calculated based on the amount invested, or taken out as a loan, by the customer. The portfolio-based remuneration is based on the average investment value or the amount of the mortgage loan over a period of one year.

	One-time remuneration	Annual portfolio-based remuneration
Investment funds/Investment trusts (including fund portfolio)	0.75 % to 1.1 % ²⁾	0.1 % to 0.15 %
Portable benefits accounts and 3a instruments (INVEST Savings 3) that invest in funds	0.5 % to 0.7 % ²⁾	0.1 % to 0.15 %
Advisory mandates	0.25 % to 0.6 %	0.1 % to 0.15 %
Asset management mandates	0.75 % to 1.5 %	0.1 % to 0.15 %
Medium-term	0.1 % to 1.35 % (depending on the term)	0.0 % to 0.15 %
Fixed-term deposits	Max. CHF 150 (flat rate)	0.0 % to 0.15 %
Customer funds Portable benefits accounts and 3a instruments (INVEST Savings 3) that do not invest in funds, savings accounts and personal accounts, current accounts (including securities accounts)	None	0.0 % to 0.15 %
Mortgages	0.15 % to 0.3 %	0.01 % to 0.015 %

¹⁾ The terms «Investment Instruments», «Investment Services», «Other Products» and «Remuneration» are defined in the Declaration regarding remuneration.

²⁾ Maximum of 70% of the standard issuing commission shown in the contractual documentation.

The amounts shown are the maximum remuneration. Changes in overall market conditions or adjustments to product structures can result in (temporarily) lower remuneration.