

# Factsheet on the service and fee model for retirement savings from 1 January 2025

## ZugerKB Investment Advisory Savings 3 and ZugerKB Investment Advisory Vested Benefits ZugerKB E-Invest Savings 3 and ZugerKB E-Invest Vested Benefits

Investment and transaction fees	Valid until 31 December 2024	Valid from 1 January 2025
Investment fee for ZugerKB retirement savings funds	0.30% p.a.	Free of charge
Issue and redemption commission for ZugerKB retirement savings funds		Free of charge
<ul style="list-style-type: none"> <li>■ up to CHF 50,000</li> <li>■ up to CHF 100,000</li> <li>■ up to CHF 250,000</li> <li>■ over CHF 250,000</li> </ul>	<ul style="list-style-type: none"> <li>0.750%</li> <li>0.750%</li> <li>0.625%</li> <li>0.500%</li> </ul>	
Investment fee for Swisscanto rights	0.30% p.a.	0.40% p.a.
Issue and redemption commission for Swisscanto rights <sup>1</sup>		No change
<ul style="list-style-type: none"> <li>■ up to CHF 50,000</li> <li>■ up to CHF 100,000</li> <li>■ up to CHF 250,000</li> <li>■ over CHF 250,000</li> </ul>	<ul style="list-style-type: none"> <li>0.750%</li> <li>0.750%</li> <li>0.625%</li> <li>0.500%</li> </ul>	

Costs included in the fund	Valid until 31 December 2024	Valid from 1 January 2025
Management fees for ZugerKB retirement savings funds		
<ul style="list-style-type: none"> <li>■ Conservative strategy</li> <li>■ Balanced strategy</li> <li>■ Dynamic strategy</li> </ul>	<ul style="list-style-type: none"> <li>0.70% p.a.</li> <li>0.80% p.a.</li> <li>0.90% p.a.</li> </ul>	<ul style="list-style-type: none"> <li>0.80% p.a.</li> <li>0.90% p.a.</li> <li>1.00% p.a.</li> </ul>

Fund management fees will continue to be charged directly to the fund.

### Comparison: Fund selection for new subscription orders from 1 January 2025

Fund selection	Valid until 31 December 2024		Valid from 1 January 2025	
	ZugerKB Investment Advisory Savings 3 and Vested Benefits	ZugerKB E-Invest Savings 3 and Vested Benefits	ZugerKB Investment Advisory Savings 3 and Vested Benefits	ZugerKB E-Invest <sup>1</sup> Savings 3 and Vested Benefits
ZugerKB retirement savings funds	✓	✓	✓	✓
Swisscanto rights active and passive <sup>1</sup>	✓	✓	✓	✗

<sup>1</sup> Existing standing orders as at 31 December 2024 for Swisscanto rights and custody account holdings of Swisscanto rights will remain unchanged. New standing orders and individual subscription orders for Swisscanto rights in ZugerKB E-Invest Savings 3 and ZugerKB E-Invest Vested Benefits will no longer be possible from 1 January 2025.