

Cost Regulations

1 July 2026



INHALTSVERZEICHNIS

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1 Principles

These regulations govern the costs that the Johann Jakob Sulzer Foundation, hereafter referred to as JJS, charges affiliated companies and insured persons, and form an integral part of the affiliation agreement. They are issued by the Board of Trustees.

2 Costs and services for affiliated companies

2.1 Administrative costs

JJS does not charge any flat-rate administrative fees. These are charged exclusively by SVE.

Once a year, SVE charges its affiliated companies a basic fee for ordinary administration and consulting services in the amount determined by the Board of Trustees.

The flat-rate administrative fee charged by SVE also covers the ordinary administration and consulting services provided by JJS.

2.2 Services

The administrative costs charged by SVE are used specifically to cover the following services provided by SVE and JJS:

- Administering insured persons and pensioners
- Processing entries, departures, salary changes and other amendments
- Integrating vested benefits and other contributions
- Distributing and transferring retirement assets in the event of divorce
- or the dissolution of registered partnerships
- Calculating possible voluntary contributions to cover contribution years
- or in the event of early retirement
- Managing retirement accounts and BVG shadow accounts
- Providing information by telephone and in writing
- Issuing personal certificates
- Issuing tax certificates
- Invoicing and collecting contributions
- Assessing and processing benefit claims (retirement, disability, death)
- Implementing legal adjustments (such as adjustments to current pensions
- in line with inflation)
- Processing payment transactions (receiving contribution and other payments, vested benefits, releasing payments of retirement and vested benefits, as well as other payments in connection with the administration of the affiliation contract)
- Drafting legal documents such as regulations, pension fund plans and contracts
- Drafting the necessary information leaflets and forms
- Managing the foundation's accounts and producing the annual financial statement
- Communicating with and advising insured person and affiliated companies
- Communicating with other pension funds, supervisory authorities, auditors, pension insurance experts and the BVG Guarantee Fund
- Levying, reporting and deducting taxes
- Collecting data for Swiss pension fund statistics

2.3 Special expenses

2.3.1 Consultations or expenses

Consultations or costs for affiliated companies that exceed the statutory extent of administration (e.g. training managers, staff orientation, supplying documents in accordance with accounting standards such as IAS19/US GAAP, etc.) shall be charged at the following rates:

	rates
Senior Management	CHF 180 per hour
Specialists	CHF 140 per hour
Employees	CHF 100 per hour

2.3.2 Partial liquidation

The costs incurred in connection with the implementation of a partial liquidation shall be charged to the affiliated company that initiated the partial liquidation. However, costs shall only be charged if disposable assets and/or actuarial provisions and fluctuation reserves are to be transferred or distributed as part of the partial liquidation.

The costs are calculated as follows:

Partial liquidation due to significant reduction in workforce or restructuring	Costs
Basic flat rate	CHF 1,500
Plus	CHF 20
Per insured person and pensioner leaving the scheme a maximum, however, of	CHF 5,000
Partial liquidation due to termination of affiliation agreement	Costs
Basic flat rate	CHF 1,500

The costs include, specifically, internal processing, communication and shipping, preparation of a partial liquidation balance sheet and partial liquidation report by the occupational pension expert, legal and audit costs, as well as expenses in connection with objections and complaints, IT lists, bank/transaction and custody fees for fund transfers.

External expert reports and expenses incurred as a result of unfounded legal appeals may also be charged.

If several affiliated companies are involved in a single partial liquidation event, the costs shall be distributed appropriately according to their proportion of responsibility.

2.4 Collecting contributions

From the date that the contribution invoice becomes due, interest shall be charged at the statutory minimum BVG interest rate. If an affiliated company falls into arrears, the maximum interest rate of 5% pursuant to the Swiss Code of Obligations may be charged. This interest shall be charged to the affiliated company as part of the annual final invoice or in the form of an additional invoice.

All costs and expenses arising in connection with debt collection and renewal requests may be invoiced at the rates applicable to special expenses (point 2.3.1).

3 Costs for insured persons

3.1 Promotion of home ownership

Insured persons who make advance withdrawals for the purchase of residential property shall be charged the following fees:

Advance withdrawal	Costs
Advance withdrawal or transfer of an advance withdrawal	CHF 400 per case
If the mortgage is taken out with the JJS	Free of charge
Pledge	Costs
Implementing a pledge	Free of charge

The land registry's fees for the registration and removal of a sales restriction are not included in the above costs and are payable by the insured person.

3.2 Banking fees for payments

The JJS optimises processes in such a way that banking fees for payments remain as low as possible. Banking fees are generally borne jointly in accordance with the fee-sharing model of the JJS's financial institutions and the beneficiary.

4 Termination of the affiliation contract

If the affiliated company terminates the affiliation contract, or if the affiliation contract is terminated by JJS due to the affiliated company's breach of contract, or due to significant economic changes on the part of the affiliated company that no longer justify its affiliation with JJS, the affiliated company will be invoiced for the following costs incurred in processing and finalising the termination of the contract:

Costs	
Basic flat rate	CHF 3,000
Additional charge for each insured person and pensioner under the terminated affiliation contract	CHF 50
Maximum total	CHF 10,000

If the affiliated contract with SVE is also terminated at the same time, JJS will only charge the basic flat rate of CHF 3,000.

In addition, any external bank charges, transaction fees and custody fees actually incurred in connection with the termination of the affiliation contract and the transfer of retirement assets and pension cover capital may be invoiced to the affiliated company. Fees for transfers of funds relating to disposable assets, actuarial provisions and fluctuation reserves in the context of a partial liquidation are governed by point 2.3.2.

5 Entry into force and amendments

These Cost Regulations were approved at the meeting of the Board of Trustees held on 17 June 2026 and will enter into force on 1 July 2026. They replace the existing Cost Regulations of 1 January 2026.

These Cost Regulations may be amended by the Board of Trustees at any time.