

TER Total Expense Ratio according to OAK BV guideline (W-02/2013)

Supplement to the statement on bank accounts and securities as at 31.12.2022 (Basis: audited annual report 2021/22)

Swiss security number	Investment group	Total expense ratio TER _{KGAST}	Key date of TER calculation
1239071	Bonds CHF Domestic	0.27%	30.9.2022
3026053	Bonds CHF Domestic PM*	0.08%	30.9.2022
1245477	Bonds CHF Foreign	0.27%	30.9.2022
3026054	Bonds CHF Foreign PM*	0.08%	30.9.2022
1245479	Bonds Global (CHF hedged)	0.46%	30.9.2022
3026055	Bonds Global PM* (CHF hedged)	0.15%	30.9.2022
11955694	Bonds Global Governments+ (CHF hedged)	0.42%	30.9.2022
11956107	Bonds Global Governments+ PM* (CHF hedged)	0.15%	30.9.2022
22073699	Bonds Global Corporates Short Term (CHF hedged)	0.38%	30.9.2022
22073695	Bonds Global Corporates Short Term PM* (CHF hedged)	0.15%	30.9.2022
11955702	Bonds Global Corporates (CHF hedged)	0.53%	30.9.2022
11956108	Bonds Global Corporates PM* (CHF hedged)	0.15%	30.9.2022
38013680	Bonds Emerging Markets Short Term (CHF hedged)	0.50%	30.9.2022
38013685	Bonds Emerging Markets Short Term PM* (CHF hedged)	0.23%	30.9.2022
36974875	Bonds Emerging Markets Corporates (CHF hedged)	0.77%	30.9.2022
36974878	Bonds Emerging Markets Corporates PM* (CHF hedged)	0.23%	30.9.2022
1245481	Equities Switzerland	0.53%	30.9.2022
3026057	Equities Switzerland PM*	0.30%	30.9.2022
39561885	Equities Switzerland Large Caps Indexed	0.35%	30.9.2022
39561886	Equities Switzerland Large Caps Indexed PM*	0.20%	30.9.2022
39561890	Equities Switzerland Small & Mid Caps	0.95%	30.9.2022
39561897	Equities Switzerland Small & Mid Caps PM*	0.72%	30.9.2022
58002332	Equities Switzerland Protect Flex	0.46%	30.9.2022
58002364	Equities Switzerland Protect Flex PM*	0.16%	30.9.2022
1245539	Equities Foreign ESG	0.73%	30.9.2022
3026051	Equities Foreign ESG PM*	0.37%	30.9.2022
117189932	Equities Foreign ESG Indexed	0.52%	30.9.2022
117189938	Equities Foreign ESG Indexed PM*	0.32%	30.9.2022
113873862	Equities Global ESG	0.69%	30.9.2022
113873878	Equities Global ESG PM*	0.29%	30.9.2022
40068789	Equities Global Small Caps	0.92%	30.9.2022
40068790	Equities Global Small Caps PM*	0.78%	30.9.2022
39561902	Equities Emerging Markets ESG	0.95%	30.9.2022
39561964	Equities Emerging Markets ESG PM*	0.55%	30.9.2022
31952442	Equities Global Protect Flex (CHF hedged)	0.60%	30.9.2022
31954200	Equities Global Protect Flex PM* (CHF hedged)	0.15%	30.9.2022
10615013	Real Estate Switzerland ESG**	0.82%	30.9.2022
38555648	Real Estate Switzerland Retirement and Healthcare ESG**	0.96%	30.9.2022
13683758	Commercial Real Estate Switzerland ESG**	0.89%	30.9.2022
12468379	Real Estate Funds Switzerland	1.15%	30.9.2022
12468565	Real Estate Funds Switzerland PM*	0.99%	30.9.2022
56847985	Real Estate Europe Industry and Logistics ESG (CHF)	1.83%	30.9.2022
56848140	Real Estate Europe Industry and Logistics ESG (EUR)	2.05%	30.9.2022
51215713	Senior Secured Loans (CHF hedged)	0.64%	30.9.2022
51215723	Senior Secured Loans PM* (CHF hedged)	0.51%	30.9.2022
56897992	Infrastructure Global ESG (CHF hedged)	2.42%	30.9.2022
59605226	Infrastructure Global ESG PM* (CHF hedged)	2.19%	30.9.2022
56897994	Infrastructure Global ESG (EUR)	2.47%	30.9.2022
59600218	Infrastructure Global ESG PM* (EUR)	2.25%	30.9.2022
112778762	Mortgages Switzerland ESG	0.57%	30.9.2022
112778775	Mortgages Switzerland ESG PM*	0.35%	30.9.2022
1564965	BVG-Mix 15	0.60%	30.9.2022
1245601	BVG-Mix 25	0.60%	30.9.2022
1245606	BVG-Mix 35	0.59%	30.9.2022
1245607	BVG-Mix 45	0.60%	30.9.2022
43583002	BVG-Mix 75 (equity and foreign currency exposure under BVV 2 exceeded)	0.63%	30.9.2022

* Available only to investors who conclude a special agreement with Swiss Life Asset Management Ltd or for existing asset management clients of Swiss Life Asset Management Ltd.

** Total expense ratio follows the OAK guidelines and was therefore calculated on the basis of net assets.