

Swiss Life Investment Foundation – Overview of Conditions –

(as at 01.07.2024)

In accordance with Art. 16, cl. 5 of the foundation regulations, the Board of Trustees defines the fees and costs in a set of special regulations.

The fee and cost regulations can be found at: www.swisslife.ch/investmentfoundation "Legal Documents"

Investment groups without prospectus (daily subscriptions and redemptions)

Security number	ISIN	Bloomberg Ticker	Investment group / tranche	TER KGAST ex ante as of 30.09.2023	All in Fee excl. VAT	Cut-off time	Forward Pricing	Value date	Gating	Inflow limit
1239071	CH0012390719	SWAOBIN SW	Bonds CHF Domestic	0.27%	0.18%	13:00	FP 1	T+3	yes	
1245477	CH0012454770	SWAOBAU SW	Bonds CHF Foreign	0.27%	0.18%	13:00	FP 1	T+3	yes	
1245479	CH0012454796	SWAOBFG SW	Bonds Global (CHF hedged)	0.46%	0.29%	13:00	FP 1	T+3	yes	
11955694	CH0119556949	SWLGSTP SW	Bonds Global Governments+ (CHF hedged)	0.42%	0.25%	13:00	FP 1	T+3	yes	
22073699	CH0220736992	SWLOGNT SW	Bonds Global Corporates Short Term (CHF hedged)	0.38%	0.31%	13:00	FP 1	T+3	yes	
11955702	CH0119557020	SWLGUNT SW	Bonds Global Corporates (CHF hedged)	0.53%	0.35%	13:00	FP 1	T+3	yes	
38013680	CH0380136801	SLOSTCH SW	Bonds Emerging Markets Short Term (CHF hedged)	0.51%	0.25%	13:00	FP 1	T+3	yes	
36974875	CH0369748758	SLOEMCH SW	Bonds Emerging Markets Corporates (CHF hedged)	0.77%	0.50%	13:00	FP 1	T+3	yes	
1245481	CH0012454812	SWAAKCH SW	Equities Switzerland	0.53%	0.30%	13:00	FP 1	T+3	yes	
39561885	CH0395618850	SLASLCI SW	Equities Switzerland Large Caps Indexed	0.35%	0.13%	13:00	FP 1	T+3		
39561890	CH0395618900	SWLASMC SW	Equities Switzerland Small & Mid Caps	0.95%	0.21%	13:00	FP 1	T+3	yes	
58002332	CH0580023320	SLASPCF SW	Equities Switzerland Protect Flex	0.45%	0.28%	13:00	FP 1	T+3		
1245539	CH0012455397	SWAAKAU SW	Equities Foreign ESG	0.76%	0.33%	T-1 13:00	FP 3	T+3	yes	
117189932	CH1171899326	SWAEICI SW	Equities Foreign ESG Indexed	0.52%	0.19%	T-1 13:00	FP 3	T+3	yes	
113873862	CH1138738625	SWAGECI SW	Equities Global ESG	0.64%	0.37%	13:00	FP 2	T+4	yes	
40068789	CH0400687890	SWLAGSC SW	Equities Global Small Caps	0.93%	0.28%	T-1 13:00	FP 4	T+4	yes	
39561902	CH0395619023	SWLAKEM SW	Equities Emerging Markets ESG	0.95%	0.42%	13:00	FP 2	T+4	yes	
31952442	CH0319524424	SLAGPCH SW	Equities Global Protect Flex (CHF hedged)	0.60%	0.52%	13:00	FP 1	T+3		
1564965	CH0015649657	SWABM15 SW	BVG-Mix 15	0.59%	0.03%	T-1 12:00	FP 3	T+3		
1245601	CH0012456015	SWABM25 SW	BVG-Mix 25	0.58%	0.03%	T-1 12:00	FP 3	T+3		
1245606	CH0012456064	SWABM35 SW	BVG-Mix 35	0.59%	0.03%	T-1 12:00	FP 3	T+3		
1245607	CH0012456072	SWABM45 SW	BVG-Mix 45	0.60%	0.03%	T-1 12:00	FP 3	T+3		
43583002	CH0435830028	SWABM75 SW	BVG-Mix 75	0.64%	0.03%	T-1 12:00	FP 3	T+3		
1436904	CH0014369042	SLVOR25 SW	BVG-Mix 25 P	1.41%	0.80%	T-1 12:00	FP 3	T+3		
1436916	CH0014369166	SLVOR35 SW	BVG-Mix 35 P	1.41%	0.80%	T-1 12:00	FP 3	T+3		
1436925	CH0014369257	SLVOR45 SW	BVG-Mix 45 P	1.43%	0.80%	T-1 12:00	FP 3	T+3		
3026053	CH0030260530	SLOCIPM SW	Bonds CHF Domestic PM	0.08%	none	13:00	FP 1	T+3	yes	
3026054	CH0030260548	SLOCAPM SW	Bonds CHF Foreign PM	0.08%	none	13:00	FP 1	T+3	yes	
3026055	CH0030260555	SLOFGPM SW	Bonds Global PM (CHF hedged)	0.15%	none	13:00	FP 1	T+3	yes	
11956107	CH0119561071	SWLGSMP SW	Bonds Global Governments+ PM (CHF hedged)	0.15%	none	13:00	FP 1	T+3	yes	
22073695	CH0220736950	SWLOGPM SW	Bonds Global Corporates Short Term PM (CHF hedged)	0.15%	0.10%	13:00	FP 1	T+3	yes	
129127773	CH1291277734	SWLOSPM SW	Bonds Global Corporates Short Term SPM (CHF hedged)	n/a	none	13:00	FP 1	T+3	yes	
11956108	CH0119561089	SWLGUPM SW	Bonds Global Corporates PM (CHF hedged)	0.15%	none	13:00	FP 1	T+3	yes	
38013685	CH0380136850	SLOSTPM SW	Bonds Emerging Markets Short Term PM (CHF hedged)	0.24%	none	13:00	FP 1	T+3	yes	
36974878	CH0369748782	SLOEMPM SW	Bonds Emerging Markets Corporates PM (CHF hedged)	0.23%	none	13:00	FP 1	T+3	yes	
3026057	CH0030260571	SLACHPM SW	Equities Switzerland PM	0.30%	0.11%	13:00	FP 1	T+3	yes	
39561886	CH0395618868	SLASLPM SW	Equities Switzerland Large Caps Indexed PM	0.20%	0.13%	13:00	FP 1	T+3		
39561897	CH0395618975	SWLSMPM SW	Equities Switzerland Small & Mid Caps PM	0.72%	none	13:00	FP 1	T+3	yes	

PM / SPM = Acquisition of this tranche available only to investors who conclude a special agreement with Swiss Life Asset Management Ltd or to existing asset management clients of Swiss Life Asset Management Ltd.

T = trade date T-1 = 1 day before trade date

P = Acquisition of this tranche in connection with the Swiss Life Wings Invest insurance solution (vested benefits and/or pension assets from pillar 3a)

Security number	ISIN	Bloomberg Ticker	Investment group / tranche	TER KGAST ex ante as of 30.09.2023	All in Fee excl. VAT	Cut-off time	Forward Pricing	Value date	Gating	Inflow limit
58002364	CH0580023643	SLSPFPM SW	Equities Switzerland Protect Flex PM	0.15%	none	13:00	FP 1	T+3		
3026051	CH0030260514	SLAUPM SW	Equities Foreign ESG PM	0.40%	none	T-1 13:00	FP 3	T+3	yes	
117189938	CH1171899383	SWAEIPC SW	Equities Foreign ESG Indexed PM	0.32%	none	T-1 13:00	FP 3	T+3	yes	
113873878	CH1138738781	SWAGEPC SW	Equities Global ESG PM	0.24%	none	13:00	FP 2	T+4	yes	
40068790	CH0400687908	SLAGSPM SW	Equities Global Small Caps PM	0.79%	0.05%	T-1 13:00	FP 4	T+4	yes	
39561964	CH0395619643	SWLAEPM SW	Equities Emerging Markets ESG PM	0.55%	0.05%	13:00	FP 2	T+4	yes	
31954200	CH0319542004	SLAGCPM SW	Equities Global Protect Flex PM (CHF hedged)	0.15%	0.10%	13:00	FP 1	T+3		

PM = Acquisition of this tranche available only to investors who conclude a special agreement with Swiss Life Asset Management Ltd or to existing asset management clients of Swiss Life Asset Management Ltd.

T = trade date T-1 = 1 day before trade date

Investment groups with prospectus (special subscription and redemption conditions)

Security number	ISIN	Bloomberg Ticker	Investment group / tranche	TER KGAST ex ante as of 30.09.2023	All in Fee excl. VAT	Cut-off time	Forward Pricing	Value date	⁵⁾ Gating	⁵⁾ Inflow limit
10615013	CH0106150136	SWLIMMS SW	Real Estate Switzerland ESG	0.82%	²⁾ 0.50%	13:00	¹⁾ FP	T+3	P 4.3	P 4.1
38555648	CH0385556482	SLISAUG SW	Real Estate Switzerland Retirement and Healthcare ESG	0.84%	²⁾ 0.60%	13:00	¹⁾ FP	T+3	P 4.3	P 4.1
13683758	CH0136837587	SWLGCH SW	Commercial Real Estate Switzerland ESG	0.92%	²⁾ 0.50%	13:00	¹⁾ FP	T+3	P 4.3	P 4.1
12468379	CH0124683795	SWLIMSC SW	Real Estate Funds Switzerland Indexed	1.16%	0.20%	13:00	FP 1	T+3	P 4.3	P 4.1
12468565	CH0124685659	SWLIMPM SW	Real Estate Funds Switzerland Indexed PM	1.00%	0.15%	13:00	FP 1	T+3	P 4.3	P 4.1
51215713	CH0512157139	SWSSLCH SW	Senior Secured Loans (CHF hedged)	0.65%	0.12%	³⁾ U-2		U+10	P 5.3	
51215723	CH0512157238	SWSSLPM SW	Senior Secured Loans PM (CHF hedged)	0.52%	keine	³⁾ U-2		U+10	P 5.3	
112778762	CH1127787625	SLHSECH SW	Mortgages Switzerland ESG	0.57%	0.20%	⁴⁾ U-1		U+20	P 5.3	P 5.1
112778775	CH1127787757	SLHSEPM SW	Mortgages Switzerland ESG PM	0.35%	keine	⁴⁾ U-1		U+20	P 5.3	P 5.1
56847985	CH0568479858	SLIEILC SW	Real Estate Europe Industry and Logistics ESG (CHF)	1.48%	0.03%	end of quarter		capital call	P 5.3	P 5.1
56848140	CH0568481409	SLIEILE SW	Real Estate Europe Industry and Logistics ESG (EUR)	1.46%	keine	end of quarter		capital call	P 5.3	P 5.1
56897992	CH0568979923	SWGCHCH SW	Infrastructure Global ESG (CHF hedged)	2.12%	0.25%	end May / Nov		capital call	P 5.3	P 5.1
59605226	CH0596052263	SWGCHPC SW	Infrastructure Global ESG PM (CHF hedged)	1.88%	0.03%	end May / Nov		capital call	P 5.3	P 5.1
56897994	CH0568979949	SWLIGEI SW	Infrastructure Global ESG (EUR)	2.13%	0.22%	end May / Nov		capital call	P 5.3	P 5.1
59600218	CH0596002185	SWIGEPE SW	Infrastructure Global ESG PM (EUR)	1.90%	keine	end May / Nov		capital call	P 5.3	P 5.1

PM = Acquisition of this tranche available only to investors who conclude a special agreement with Swiss Life Asset Management Ltd or to existing asset management clients of Swiss Life Asset Management Ltd.

T = trade date

U = ultimo (end of month)

¹⁾ No redemption commission is charged on entitlements that are resold by the relevant value date (according fee and costs regulations)

²⁾ On gross assets

³⁾ For subscriptions / redemption option as per prospectus

⁴⁾ Subject to a one-month subscription period / redemption option as per prospectus

⁴⁾ Refer to the relevant articles in the prospectus

Forward pricing (FP): Subscription/redemption process (investment groups open for subscriptions)

Process step

Order issue (cut-off time) (T0 or T-1)

Relevant closing price (trade date T0)

NAV calculation (price calculation / settlement) (T+1 or T+2)

Value date (T+3 or T+4)

Special cycles

according prospectus

	FP 1		FP 2		FP 3		FP 4
T0	Monday	T0	Monday	T-1	Monday	T-1	Monday
T0	Monday	T0	Monday	T0	Tuesday	T0	Tuesday
T+1	Tuesday	T+2	Wednesday	T+1	Wednesday	T+1	Thursday
T+3	Thursday	T+4	Friday	T+3	Friday	T+4	next Monday

Gating (redemption reductions)

For the target funds of the investment groups, redemption requests may be reduced if a certain threshold is exceeded. The fund management company can decide to reduce all redemption requests on a pro rata basis ("gating"). The remaining part of the redemption requests is to be regarded as received on the next valuation day and will be settled under the conditions in force on that day.

As with the target fund, gating can also be applied at investment group level, i.e. the management body of the investment foundation may, at its own discretion, reduce all redemption requests on a pro rata basis ensuring the equal treatment of investors. **The remaining part of the redemption requests is to be regarded as received on the next valuation day and will be settled under the conditions in force on that day.** The management body of the investment foundation shall ensure that there is no preferential treatment of deferred redemption requests.

The provisions concerning the reduction of subscriptions or redemptions stated in the investment group prospectuses (where available) take precedence over the above.

Inflow limit (subscription reductions)

For the target funds of the investment groups, subscriptions may be reduced if a certain threshold is exceeded. The fund management company can decide to reduce all subscriptions on a pro rata basis ("inflow limit").

As with the target fund, the inflow limit can also be applied at investment group level; i.e. the management body of the investment foundation may, at its own discretion, reduce all subscription orders on a pro rata basis ensuring the equal treatment of investors. **The remaining portion of the subscriptions is not automatically placed, but must be submitted as a new order.**

01.07.2024