

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

Supplement to the statement on bank accounts and securities as at 31.12.2019 (Basis: audited annual report 2018/19)

Swiss security number	Investment group	Total expense ratio TER _{KGAST}	Key date of TER calculation
1239071	Bonds CHF Domestic	0.27%	30.9.2019
3026053	Bonds CHF Domestic PM*	0.08%	30.9.2019
1245477	Bonds CHF Foreign	0.27%	30.9.2019
3026054	Bonds CHF Foreign PM*	0.08%	30.9.2019
1245479	Bonds Global (CHF hedged)	0.46%	30.9.2019
3026055	Bonds Global PM* (CHF hedged)	0.15%	30.9.2019
11955694	Bonds Global Governments+ (CHF hedged)	0.42%	30.9.2019
11956107	Bonds Global Governments+ PM* (CHF hedged)	0.15%	30.9.2019
22073699	Bonds Global Corporates Short Term (CHF hedged)	0.38%	30.9.2019
22073695	Bonds Global Corporates Short Term PM* (CHF hedged)	0.15%	30.9.2019
11955702	Bonds Global Corporates (CHF hedged)	0.53%	30.9.2019
11956108	Bonds Global Corporates PM* (CHF hedged)	0.15%	30.9.2019
38013680	Bonds Emerging Markets Corporates Short Term (CHF hedged)	0.51%	30.9.2019
38013685	Bonds Emerging Markets Corporates Short Term PM* (CHF hedged)	0.24%	30.9.2019
36974875	Bonds Emerging Markets Corporates (CHF hedged)	0.77%	30.9.2019
36974878	Bonds Emerging Markets Corporates PM* (CHF hedged)	0.23%	30.9.2019
1245481	Equities Switzerland	0.54%	30.9.2019
3026057	Equities Switzerland PM*	0.30%	30.9.2019
39561885	Equities Switzerland Large Caps Indexiert	0.35%	30.9.2019
39561886	Equities Switzerland Large Caps Indexiert PM*	0.20%	30.9.2019
39561890	Equities Switzerland Small & Mid Caps	0.95%	30.9.2019
39561897	Equities Switzerland Small & Mid Caps PM*	0.72%	30.9.2019
13016962	Equity Protect Switzerland	0.47%	30.9.2019
13016963	Equity Protect Switzerland PM*	0.20%	30.9.2019
1245539	Equities Foreign	0.74%	30.9.2019
3026051	Equities Foreign PM*	0.38%	30.9.2019
40068789	Equities Global Small Caps	0.98%	30.9.2019
40068790	Equities Global Small Caps PM*	0.84%	30.9.2019
39561902	Equities Emerging Markets	0.95%	30.9.2019
39561964	Equities Emerging Markets PM*	0.55%	30.9.2019
13016964	Equity Protect Foreign (CHF hedged)	0.62%	30.9.2019
13016965	Equity Protect Foreign PM* (CHF hedged)	0.25%	30.9.2019
31952442	Equity Global Protect Flex (CHF hedged)	0.60%	30.9.2019
31954200	Equity Global Protect Flex PM (CHF hedged)	0.15%	30.9.2019
10615013	Real Estate Switzerland**	0.87%	30.9.2019
38555648	Real Estate Switzerland Retirement and Healthcare**	0.90%	30.9.2019
13683758	Commercial Real Estate Switzerland**	0.89%	30.9.2019
12468379	Real Estate Funds Switzerland	1.17%	30.9.2019
12468565	Real Estate Funds Switzerland PM*	1.01%	30.9.2019
43583003	Liquid alternative investment strategies (CHF hedged)	0.69%	30.9.2019
43583004	Liquid alternative investment strategies PM* (CHF hedged)	0.35%	30.9.2019
1564965	BVG-Mix 15	0.58%	30.9.2019
1245601	BVG-Mix 25	0.58%	30.9.2019
1245606	BVG-Mix 35	0.60%	30.9.2019
1245607	BVG-Mix 45	0.62%	30.9.2019
43583002	BVG-Mix 75 (equity and foreign currency exposure under BVV 2 exceeded)	0.65%	30.9.2019

* Purchases in this tranche are only possible within the framework of a special agreement with Swiss Life Asset Managers.

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