

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

Supplement to the statement on bank accounts and securities as at 31.12.2024 (Basis: audited annual report 2023/24)

ISIN	Investment group	Total expense ratio TER _{KGAST}	Key date of TER calculation
CH0012390719	Bonds CHF Domestic	0.27%	30.9.2024
CH0030260530	Bonds CHF Domestic PM ¹⁾	0.08%	30.9.2024
CH0012454770	Bonds CHF Foreign	0.27%	30.9.2024
CH0030260548	Bonds CHF Foreign PM ¹⁾	0.08%	30.9.2024
CH0012454796	Bonds Global (CHF hedged)	0.46%	30.9.2024
CH0030260555	Bonds Global PM ¹⁾ (CHF hedged)	0.15%	30.9.2024
CH0119556949	Bonds Global Governments+ (CHF hedged)	0.42%	30.9.2024
CH0119561071	Bonds Global Governments+ PM ¹⁾ (CHF hedged)	0.15%	30.9.2024
CH0220736992	Bonds Global Corporates Short Term (CHF hedged)	0.37%	30.9.2024
CH0220736950	Bonds Global Corporates Short Term PM ¹⁾ (CHF hedged)	0.15%	30.9.2024
CH1291277734	Bonds Global Corporates Short Term PM ²⁾ (CHF hedged)	0.04%	30.9.2024
CH0119557020	Bonds Global Corporates (CHF hedged)	0.53%	30.9.2024
CH0119561089	Bonds Global Corporates PM ¹⁾ (CHF hedged)	0.15%	30.9.2024
CH0380136801	Bonds Emerging Markets Short Term (CHF hedged)	0.57%	30.9.2024
CH0380136850	Bonds Emerging Markets Short Term PM ¹⁾ (CHF hedged)	0.30%	30.9.2024
CH0369748758	Bonds Emerging Markets Corporates (CHF hedged)	0.82%	30.9.2024
CH0369748782	Bonds Emerging Markets Corporates PM ¹⁾ (CHF hedged)	0.28%	30.9.2024
CH0012454812	Equities Switzerland	0.51%	30.9.2024
CH0030260571	Equities Switzerland PM ¹⁾	0.28%	30.9.2024
CH0395618850	Equities Switzerland Large Caps Indexed	0.26%	30.9.2024
CH0395618868	Equities Switzerland Large Caps Indexed PM ¹⁾	0.14%	30.9.2024
CH0395618900	Equities Switzerland Small & Mid Caps	0.94%	30.9.2024
CH0395618975	Equities Switzerland Small & Mid Caps PM ¹⁾	0.72%	30.9.2024
CH0580023320	Equities Switzerland Protect Flex	0.45%	30.9.2024
CH0580023643	Equities Switzerland Protect Flex PM ¹⁾	0.15%	30.9.2024
CH0012455397	Equities Foreign ESG	0.74%	30.9.2024
CH0030260514	Equities Foreign ESG PM ¹⁾	0.38%	30.9.2024
CH1171899326	Equities Foreign ESG Indexed	0.52%	30.9.2024
CH1171899383	Equities Foreign ESG Indexed PM ¹⁾	0.32%	30.9.2024
CH0400687890	Equities Global Small Caps	0.84%	30.9.2024
CH0400687908	Equities Global Small Caps PM ¹⁾	0.59%	30.9.2024
CH0395619023	Equities Emerging Markets ESG	0.86%	30.9.2024
CH0395619643	Equities Emerging Markets ESG PM ¹⁾	0.46%	30.9.2024
CH0319524424	Equities Global Protect Flex (CHF hedged)	0.60%	30.9.2024
CH0319542004	Equities Global Protect Flex PM ¹⁾ (CHF hedged)	0.15%	30.9.2024
CH0106150136	Real Estate Switzerland ESG ³⁾	0.89%	30.9.2024
CH0385556482	Real Estate Switzerland Retirement and Healthcare ESG ³⁾	0.85%	30.9.2024
CH0136837587	Commercial Real Estate Switzerland ESG ³⁾	0.95%	30.9.2024
CH0124683795	Real Estate Funds Switzerland Indexed	1.12%	30.9.2024
CH0124685659	Real Estate Funds Switzerland Indexed PM ¹⁾	0.98%	30.9.2024
CH0568479858	Real Estate Europe Industry and Logistics ESG (CHF)	1.54%	30.9.2024
CH0568481409	Real Estate Europe Industry and Logistics ESG (EUR)	1.60%	30.9.2024
CH0512157139	Senior Secured Loans (CHF hedged)	0.61%	30.9.2024
CH0512157238	Senior Secured Loans PM ¹⁾ (CHF hedged)	0.48%	30.9.2024
CH0568979923	Infrastructure Global ESG (CHF hedged)	1.46%	30.9.2024
CH0596052263	Infrastructure Global ESG PM ¹⁾ (CHF hedged)	1.22%	30.9.2024
CH0568979949	Infrastructure Global ESG (EUR)	1.56%	30.9.2024
CH0596002185	Infrastructure Global ESG PM ¹⁾ (EUR)	1.32%	30.9.2024
CH1127787625	Mortgages Switzerland ESG	0.57%	30.9.2024
CH1127787757	Mortgages Switzerland ESG PM ¹⁾	0.35%	30.9.2024
CH0015649657	BVG-Mix 15	0.60%	30.9.2024
CH0012456015	BVG-Mix 25	0.59%	30.9.2024
CH0012456064	BVG-Mix 35	0.57%	30.9.2024
CH0012456072	BVG-Mix 45	0.59%	30.9.2024
CH0435830028	BVG-Mix 75 (equity and foreign currency exposure under BVV 2 exceeded)	0.61%	30.9.2024

¹⁾ The PM tranche with a reduced fee is available to investors with a special agreement with Swiss Life Asset Management Ltd and existing asset management clients of Swiss Life Asset Management Ltd. PM stands for portfolio management.

²⁾ The SPM tranche with a reduced fee is available to investors with a special agreement with Swiss Life Asset Management Ltd. The minimum investment sum is CHF 250 million. SPM stands for special portfolio management.

³⁾ Total expense ratio follows the OAK guidelines and was therefore calculated on the basis of net assets.