

## Compensation

SVAG has concluded cooperation agreements with partner companies on the basis of which these partner companies pay SVAG standard market compensation for successfully brokering products and/or as long as SVAG advises You with regard to the brokered products and serves as your representative vis-à-vis said partner companies.

### Pension and insurance solutions

For brokering individual and group life insurance policies, health insurance policies and personal and property insurance, SVAG receives standard market acquisition and client servicing commission from Insurance Partners as a fee for their services. This compensation is generally determined based on the insurance premiums paid by the policyholders.

For individual life insurance policies, SVAG receives a one-off acquisition commission of 40.00% to 56.00% of the relevant production sum (i.e. annual premium x premium payment duration x factor) as well as a recurring servicing commission of 0.00% to max. 15% of the relevant portfolio holdings (i.e. the premium payments collected in the relevant period) per year or per month. For group life insurance policies, SVAG receives a recurring commission of 40% to max. 100% of the risk and cost premium per year.

For health insurance policy acquisitions, SVAG is paid an acquisition commission of 0 to 16x the monthly VVG (Insurance Contract Law) premium and CHF 0 to CHF 70 for KVG compulsory health insurance acquisitions.

For personal and property insurance policies, SVAG receives a one-off acquisition commission or a recurring servicing commission of 40% to max. 220% of the relevant annual premium (in the event of a one-off acquisition commission, the relevant annual premium is calculated by multiplying the annual premium by the policy duration). The recurring servicing commission is calculated annually.

### Bank pensions and vested benefits

For brokering bank pension and vested benefits solutions, SVAG receives a one-off brokering commission of 0% to 3% of the investment sum.

For brokering bank pension and vested benefit solutions, SVAG receives a portfolio commission of 0% to 0.5% of the average investment sum per year in addition to the acquisition and brokering commission. This fee is deducted from your vested benefits deposit account or pension savings deposit account by the stated pension and/or vested benefits foundations and forwarded to SVAG.

## Investments

For brokering investments, SVAG receives a one-off brokering commission (issuing commission) of 0% to 5% of the investment sum.

For brokering investments, SVAG also receives a recurring fee of 0% to 0.65% of the average deposit account holdings per year as a one-time brokerage fee.

## Credit products and mortgages

For brokering mortgage products, SVAG and any third parties engaged by it receive a one-off acquisition commission of 0.1% to max. 1% of the loan amount from the respective partner company as payment for its services.