

# Cost regulations

## Vita Plus Collective Foundation of Zurich Life Insurance Company Ltd, Zurich

### 1 Fundamentals

<sup>1</sup> The Vita Plus Collective Foundation of Zurich Life Insurance Company Ltd shall charge the costs detailed below on the basis of the terms set out in these cost regulations.

<sup>2</sup> These regulations form part of the affiliation contract between the foundation and the employer.

### 2 Procedures which are subject to charge

#### 2.1 Dunning procedure

- Registered reminder letter CHF 100
- Informing insured persons of employer's failure to pay CHF 300
- Setting up a payment plan CHF 250

#### 2.2 Collection procedure

- Application for the commencement of debt enforcement proceedings CHF 300
- Application for continuation CHF 300
- Eliminating an objection (where debt is acknowledged) CHF 1,000
- Action under art. 73 BVG CHF 1,000
- Application for declaration of bankruptcy/seizure CHF 500

plus charges for debt enforcement and bankruptcy

#### 2.3 Encouragement of home ownership under the BVG

- Advance withdrawal of funds CHF 400

Plus the costs of the entry in the land register

### 2.4 Extraordinary expenses

Extraordinary expenses which exceed the usual scope of occupational pension administration in terms of quality or quantity will be invoiced. In particular these include:

- Modifications with an effective date 12 months or more prior to the date the modification request is made by the employer
- Amendments to statements as a result of modifications which are notified incorrectly or too late
- Documents to be issued on an individual basis (e.g. cost review, individual statements of benefits, contributions, surpluses, individual pension statements)
- Distribution proposals for restricted and unrestricted assets
- Individual pension plan regulations
- Reproduction of documents and statements

For work done, hourly rate CHF 180

- Translations based on rates charged by translation service
- If more than 5 modifications per calendar year are carried out for each insured person (as at December 31) across the entire policy CHF 100

For each additional modification (excluding Online Pension-Plans)

- The costs incurred in connection with the confirmation pursuant to Art. 1a BVV 2 shall be borne in full by the employer

### 3 Costs of annulling the contract

The following fees shall be charged upon annulment of an affiliation contract:

- for each insured person CHF 100 but at least CHF 500
- total not exceeding CHF 5,000 (for contracts with no savings component, the above amounts are halved)
- in addition for each person drawing a pension CHF 100

### 4 Invoicing

<sup>1</sup> These costs shall be invoiced to the employer and charged to the contribution account.

<sup>2</sup> If the pension fund is dissolved or liquidated, the costs shall be recovered as far as possible from its net assets.

### 5 Effective date

These regulations take effect on January 1, 2025 and replace all previous regulations, including any addenda. They can be changed by the Foundation Board at any time.

Zurich, May 2024

Vita Plus Collective Foundation of Zurich Life Insurance Company Ltd

The Foundation Board

**The German original of this translation is binding.**