

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

Supplement to the statement on bank accounts and securities as at 31.12.2020 (Basis: audited annual report 2019/20)

Swiss security number	Investment group	Total expense ratio TER _{KGAST}	Key date of TER calculation
1239071	Bonds CHF Domestic	0.27%	30.9.2020
3026053	Bonds CHF Domestic PM*	0.08%	30.9.2020
1245477	Bonds CHF Foreign	0.27%	30.9.2020
3026054	Bonds CHF Foreign PM*	0.08%	30.9.2020
1245479	Bonds Global (CHF hedged)	0.46%	30.9.2020
3026055	Bonds Global PM* (CHF hedged)	0.15%	30.9.2020
11955694	Bonds Global Governments+ (CHF hedged)	0.42%	30.9.2020
11956107	Bonds Global Governments+ PM* (CHF hedged)	0.15%	30.9.2020
22073699	Bonds Global Corporates Short Term (CHF hedged)	0.38%	30.9.2020
22073695	Bonds Global Corporates Short Term PM* (CHF hedged)	0.15%	30.9.2020
11955702	Bonds Global Corporates (CHF hedged)	0.53%	30.9.2020
11956108	Bonds Global Corporates PM* (CHF hedged)	0.15%	30.9.2020
38013680	Bonds Emerging Markets Corporates Short Term (CHF hedged)	0.50%	30.9.2020
38013685	Bonds Emerging Markets Corporates Short Term PM* (CHF hedged)	0.23%	30.9.2020
36974875	Bonds Emerging Markets Corporates (CHF hedged)	0.77%	30.9.2020
36974878	Bonds Emerging Markets Corporates PM* (CHF hedged)	0.23%	30.9.2020
1245481	Equities Switzerland	0.54%	30.9.2020
3026057	Equities Switzerland PM*	0.30%	30.9.2020
39561885	Equities Switzerland Large Caps Indexiert	0.35%	30.9.2020
39561886	Equities Switzerland Large Caps Indexiert PM*	0.20%	30.9.2020
39561890	Equities Switzerland Small & Mid Caps	0.95%	30.9.2020
39561897	Equities Switzerland Small & Mid Caps PM*	0.72%	30.9.2020
58002332	Equities Switzerland Protect Flex, launch as at 18.12.2020	0.45%	ex ante
58002364	Equities Switzerland Protect Flex PM*; launch as at 18.12.2020	0.15%	ex ante
1245539	Equities Foreign	0.73%	30.9.2020
3026051	Equities Foreign PM*	0.38%	30.9.2020
40068789	Equities Global Small Caps	0.95%	30.9.2020
40068790	Equities Global Small Caps PM*	0.81%	30.9.2020
39561902	Equities Emerging Markets	0.95%	30.9.2020
39561964	Equities Emerging Markets PM*	0.55%	30.9.2020
31952442	Equities Global Protect Flex (CHF hedged)	0.60%	30.9.2020
31954200	Equities Global Protect Flex PM* (CHF hedged)	0.15%	30.9.2020
10615013	Real Estate Switzerland**	0.83%	30.9.2020
38555648	Real Estate Switzerland Retirement and Healthcare**	0.92%	30.9.2020
13683758	Commercial Real Estate Switzerland**	0.89%	30.9.2020
12468379	Real Estate Funds Switzerland	1.17%	30.9.2020
12468565	Real Estate Funds Switzerland PM*	1.01%	30.9.2020
56847985	Real Estate Europe Industry and Logistics (CHF), launch as at 11.12.2020	1.40%	ex ante
56848140	Real Estate Europe Industry and Logistics (EUR), launch as at 11.12.2020	1.43%	ex ante
51215713	Senior Secured Loans (CHF hedged)	0.79%	30.9.2020
51215723	Senior Secured Loans PM* (CHF hedged)	0.54%	30.9.2020
1564965	BVG-Mix 15	0.57%	30.9.2020
1245601	BVG-Mix 25	0.57%	30.9.2020
1245606	BVG-Mix 35	0.59%	30.9.2020
1245607	BVG-Mix 45	0.60%	30.9.2020
43583002	BVG-Mix 75 (equity and foreign currency exposure under BVV 2 exceeded)	0.63%	30.9.2020

* 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.