

# Contractual bases of collaboration between:

SVAG Schweizer Vermögensberatung Aktiengesellschaft  
(hereinafter «SVAG») represented by the financial advisor  
commissioned by it (pursuant to clause 11; hereinafter «FA»)

**and**

Client:

Surname, First name, Address

(hereinafter referred to as the «Client» or «You»)



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1.03	1 March 2026	Service Headquarters	1 September 2025	New partners
1.02	1 September 2025	Service Headquarters	1 March 2025	Restructuring and new partners
1.01	1 March 2025	Service Headquarters	21 January 2025	New partners



## 1. Introduction

SVAG has been a successful player in the Swiss financial sector since 2005 and is synonymous with holistic allfinance concepts. With this in mind, SVAG offers its clients advisory services based on the expertise and experience of its employees in the agreed advisory fields.

The Client seeks to avail itself of SVAG's/your FA's financial advisory services in accordance with the principles outlined in the following document.

## 2. Object of the contract

You hereby conclude an advisory agreement with SVAG. SVAG's advisory service comprises consultancy in connection with insurance and pensions solutions and investment and credit products.

SVAG/your FA acts as an independent insurance broker or an independent advisor and forwards your applications to the relevant partner companies. The relevant partner company will decide alone as to whether to accept or reject your application. All rights and obligations arising from the individual contractual relationships for the brokered products arise solely between You and the partner company on their terms and conditions.

## 3. Scope of service

As part of this advisory agreement, SVAG and your FA will provide You with advisory services that can be divided into advice on pension and insurance solutions (insurance brokerage) and other financial products.

### 3.1 Insurance brokerage

#### 3.1.1 Brokerage of pension and insurance solutions

SVAG collaborates with the insurance partners listed in **Appendix B** (the «**Insurance Partners**»); your FA will choose the insurance product that best meets your needs from their product ranges and advise You on this insurance product. For an up-to-date list of SVAG's Insurance Partners visit <https://www.svag.ch/unternehmen/partner>.

The pension and insurance solutions taken into consideration by SVAG/your FA in the course of advisory services comprise unit-linked and classic life insurance policies, occupational pension group life insurance policies, health insurance, and personal and property insurance.

Where qualified life insurance policies are recommended, You will be provided with a free basic information sheet informing You of the benefits and obligations of the insurance policy.

#### 3.1.2 Advice and guidance during the policy term

Where You opt to take out an insurance policy brokered by SVAG, You will be advised and serviced by SVAG throughout the duration of the insurance policy. SVAG/your FA is at your disposition – alongside the Insurance Partner – for consultation in person, in writing and over the phone.

#### 3.1.3 Scope of service

SVAG's insurance brokerage services include:

- Comparison of product offers when requesting quotes
- Assistance with taking out insurance policies
- Point of contact for the entire duration of the insurance policy



## 3.2 Advice on additional financial products

### 3.2.1 Investment products/investment funds

#### (a) Advice on investment products/investment funds

SVAG cooperates with the partner companies for investment products pursuant to **Appendix A** (the «**Partner Companies for Investment Products**»), which offer investment products/investment funds.

Partner Companies for Investment Products are subject to change. SVAG maintains an up-to-date list at <https://www.svag.ch/unternehmen/partner>.

SVAG/your FA will determine the investment product best suited to your needs from the range of partner companies and advise You on these investment products. This is what is referred to as a transaction-related investment advisory service.

#### (b) Scope of service

The transaction-related investment advice provided by SVAG/your FA includes:

- Issuing a customised liquidity plan
- Working out a personal investment profile
- Developing an investment strategy taking into account your investment objectives, experience and expertise, your risk appetite and risk tolerance
- Explaining the specific risks of various products
- Recommendations for adjustments within your strategy
- Suggestions for updating your investment strategy with the involvement of external consultancy companies

The following must be noted in that regard:

- Transaction-related investment advice includes investment advice regarding the purchase (and at your express request the holding and/or selling) of individual financial instruments without considering your entire portfolio. You are responsible for deciding whether to act upon such recommendation. Under no circumstances does the SVAG/your FA make the decision to buy or sell financial instruments.
- At no time does the SVAG/your FA verify the suitability and composition of the portfolio with respect to your investment objectives or financial circumstances.
- The recommendations of your FA/SVAG are based on the market data available at the time the advice is given. You acknowledge that transaction-related investment advice from your FA/SVAG can quickly cease to be up-to-date and may therefore only be of temporary relevance. Your FA/SVAG is under no obligation to update its recommendations to You (including recommendations that led to a purchase).
- You acknowledge that no tax advice will be provided under this Agreement. It is therefore recommended that You seek independent advice, possibly from a tax advisor, about the specific tax consequences of transaction-related investment advice provided by your FA.
- The depositary bank does not provide any investment advice, acting solely as a settlement agent for your orders, unless You have taken out an asset management solution. Any liability for investment decisions is excluded.



### (c) Obligation to provide information and risk disclosure

- You confirm that your FA has enquired about your knowledge and experience of transaction-related investment advice.
- You further confirm that your FA has informed and educated You in a comprehensible manner about the nature and scope of the transaction-related investment advice and the associated costs and risks, the general risks associated with financial instruments, the financial commitment to third parties, the market offers taken into account when selecting the financial instruments, the FA's name, address, field of activity and supervisory status, as well as the possibility of initiating mediation proceedings before a recognised Ombudsman's office. You confirm that You understand and accept the risks of transaction-related investment advice and are financially able to bear any resulting losses.

### (d) Client segmentation

Your FA/SVAG is legally obliged to assign You to a client segment. Unless otherwise stated in writing, You are considered to be a retail client within the meaning of the Financial Services Act («FinSA»).

### (e) Knowledge and experience

- In order to provide diligent and careful transaction-related investment advice, your FA will gather information about your knowledge and experience that allows your FA to review their recommendations to You in terms of appropriateness and to inform You about existing or potential risks.
- You agree to provide your FA with truthful information about your knowledge and experience to allow your FA to fulfil their obligations and promptly to inform your FA of any future changes. Your FA may rely on the fact that the information provided to them has not changed, and is complete and correct.

## 3.2.2 Credit products/mortgages

SVAG cooperates with selected credit and mortgage institutions pursuant to **Appendix A** (the «**Partner Companies for Credit Products**», together with the Insurance Partners and the Partner Companies for Investment Products, the «**Partner Companies**»).

Partner Companies for Credit Products are subject to change. SVAG maintains an up-to-date list at <https://www.svag.ch/unternehmen/partner>.

The mortgage advisory service provided by your FA/SVAG includes a financing concept tailored to your individual needs. This also involves reviewing the features of various financial institutions in relation to your requirements and expectations and the specificities of the property to be financed. Your FA/SVAG is entitled to enlist third parties to review application documents, get quotes and process financing applications.

## 4. Services not included

SVAG does not itself offer any tax and/or legal consulting services, nor does it complete tax returns. SVAG will merely inform You, if need be, of specific tax aspects of the products brokered on a timely basis or offer the service in conjunction with a qualified third-party provider. Any services your FA provides in connection with taxes are not provided on behalf of SVAG. You acknowledge that any services your FA provides in connection with taxes serve purely as private advice provided by your FA for which SVAG cannot be held liable.

## 5. 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, where insurance is brokered, as long as SVAG advises You with regard to the brokered insurance products and serves as your representative vis-à-vis said Insurance Partners.

**Please refer to Appendix C for the bases and ranges of compensation.**

**In the knowledge of these maximum rates, You agree to SVAG (and any third parties commissioned by it) retaining the compensation paid by the Partner Companies as payment for (advisory) services provided to You. You hereby expressly waive the reimbursement of any such compensation.**

## 6. Conflicts of interest

Conflicts of interest may arise for your FA/SVAG in connection with the provision of the advisory services under this Agreement. Organisational arrangements will be put in place to prevent any conflicts of interest as far as possible. Where potential conflicts of interest cannot be completely avoided, SVAG and your FA will act in your interest or inform You of any existing conflicts of interest before entering into the contract. You can find more general information about potential conflicts of interest in the information brochure at <https://www.svag.ch/unternehmen/conflicts-of-interest>.

The compensation of the Partner Companies may lead to a conflict of interest when SVAG decides whether to include providers or their products in the product range offered to clients. Similarly, different compensation rates may lead to latent conflicts of interest on the part of SVAG when recommending products to clients. This is because, due to the compensation paid, SVAG has an incentive to include products from vendors that pay compensation in the range of products offered. In addition, the compensation gives SVAG or your FA an incentive to select products for which compensation is paid and then select the product for which SVAG or your FA receives the highest rate of compensation. SVAG will take appropriate precautions in connection with conflicts of interest. The advisors (including your FA) will be suitably incentivised to ensure high-quality advice and mitigate any latent conflicts of interest.

## 7. Obligations of the client

To allow your FA and/or SVAG to advise You optimally and serve You as contracted, it is essential that You provide complete and accurate information. By signing, You confirm that all details provided by You in relation to your personal and financial circumstances are correct and complete. Please note that product recommendations are made solely on the basis of the information You provide. SVAG cannot assume any responsibility for recommendations made on the basis of incomplete or incorrect information.

We would also like to draw your attention to the fact that You are obliged to inform your FA or SVAG of any significant changes to your life circumstances immediately. This includes, in particular, changes to your name, your address or other changes that might have an impact on your business relationship or the products and policies brokered.

### Important information regarding financing concepts and product recommendations:

Recommendations and any financing concepts devised are always based on a snapshot. SVAG cannot be held liable for any potential consequences if changes to your life circumstances which have a bearing on your policies or products are not reported. Please also note that Partner Companies, such as insurance companies, may assert their extraordinary right of termination or right of withdrawal where incorrect information was provided or information was not provided when taking out a policy. These could result in insurance benefits being reduced or refused.

By signing, You confirm that all details provided in the application documents and any health declarations are truthful, regardless of who filled these out.

### Confirmation of policy documents and terms:

By signing, You also confirm that You have received, read, understood and accepted the General Terms and Conditions (GTCs) for the selected product as well as any special terms and conditions of the partner company prior to concluding the contract.

## 8. Liability

### 8.1 General

SVAG's liability for advisory and intermediary services (and/or the advisory and intermediary services of your financial advisor) is limited to cases of intentional or grossly negligent damage. Insofar as legally permissible, liability for minor negligence is excluded. Any personal liability on the part of advisors, employees or the boards of SVAG in connection with advisory and intermediary services is excluded.

SVAG acts solely as a broker between You and the Partner Companies selected by You. Contracts for products are concluded between You and the Partner Companies directly. Rights and obligations arising from these contracts exist solely with respect to the Partner Companies. SVAG does not assume any liability for any claims from contracts with Partner Companies.

SVAG is not liable for claims that arise as a result of intentional, grossly negligent conduct or misconduct by You, your advisors, employees or governing bodies, or for damage caused by incomplete, incorrect or misleading documents, records or information supplied by You or third parties.

Please note that SVAG's financial advisors and other employees are not authorised to make special agreements with You or provide any assurances. Binding agreements or assurances can only be made by SVAG's head office and management board.

Your applications will be processed either in writing or electronically. SVAG can only be held liable for damage associated with postal, phone, email or other electronic means of communication, including loss, delays, misunderstandings, damage or duplication, if this is caused by gross negligence or an intentional act on the part of SVAG and/or an SVAG employee. In the field of investments in particular, SVAG cannot be held liable for damages resulting from a non-timely execution of orders (e.g. exchange rate losses), provided the customary due care was exercised.

It is your responsibility to ensure that You understand all the relevant documents. By signing, You confirm that You will refer to your financial advisor or seek information elsewhere in the event of any uncertainties or if You do not fully understand documents. SVAG cannot be held liable for claims arising as a result of insufficient understanding of documents.

## 8.2 Investments

The performance of investments is influenced by a range of various unforeseeable external factors (such as economic developments, financial and capital markets, interest rates, currency risks, etc.). SVAG does not assume any liability for losses attributable to such factors. Furthermore, SVAG assumes no liability whatsoever for any losses in connection with the conclusion of contracts relating to money and capital movements or associated services.

## 9. Data processing

### 9.1 Consent to data processing

Protecting your personal data is of great concern to us. In the following, we provide You with transparent information regarding the collection, processing and use of your personal data (referred to hereinafter as «Data») in the context of your collaboration with SVAG. In the following, SVAG is also used to refer to its employees and its contracted financial advisors, including your FA.

### 9.2 Collection, processing and use of personal data

SVAG collects and processes your Data to generate an extensive and professional analysis of your personal and economic situation and offer You tailored product recommendations.

The Data processed includes:

- Personal details (e.g. name, address, date of birth, marital status, profession)
- Contact information (e.g. telephone number, email address)
- Financial and contractual data (e.g. income and financial circumstances, credit rating, existing contracts)
- Sensitive information (e.g. health data)

This Data is used in the context of advisory services and the brokering of investment, insurance, health insurance, pension and property financing products.



You hereby agree to SVAG passing on your Data to internal departments (within the Group and possibly outside of Switzerland) and contractual partners selected by You (e.g. insurance companies, banks, investment companies), insofar as this is expedient for the conclusion of a contract or the execution of a contract. In accordance with legal requirements, your data will always be treated confidentially in accordance with legal requirements will not be passed on to unauthorised third parties.

You hereby also agree that the data processing will also take place abroad (both in Europe and in other third countries). Further information can be found in the Privacy Policy, as amended from time to time. SVAG publishes the currently applicable Privacy Policy at: <https://www.svag.ch/datenschutz>.

### 9.3 Automated analysis and customised offers

SVAG uses automated analysis tools to be able to offer You the best possible advice and tailored solutions. These are used to generate personalised offers, for targeted communication and market and opinion research.

### 9.4 Cloud-based storage

Your Data may be transmitted to cloud-based platforms or external servers for storage, insofar as this complies with data protection requirements.

### 9.5 Communication channels and security

SVAG communicates with You by post, telephone fax, email, messenger services or social media. Please note that known risks such as unauthorised access or modification of data by third parties may be associated with this.

SVAG cannot be held liable for damages that result from any such risks.

### 9.6 Confidentiality

All SVAG employees, advisors and partner companies are contractually obliged to maintain strict confidentiality and receive appropriate training to this end.

### 9.7 Your rights

You are entitled to find out which of your personal details are saved free of charge and at any time.

You may also revoke your consent to data processing by writing to SVAG Schweizer Vermögensberatung AG, Soodmattenstrasse 4, 8134 Adliswil at any time.

Please note: revoking consent will lead to the termination of any collaboration with SVAG. Following the end of the contract, it may still be necessary to exchange customer data with partner companies in order to properly transact existing contractual relationships.

Protecting your data is a priority for us. In the following, we provide You with information regarding the use of your personal data (referred to hereinafter as «Data») in the context of your collaboration with SVAG. In the following, SVAG is also used to refer to its employees and its contracted financial advisors, including your **FA**.

## 10. Final provisions

### 10.1 Termination

The Parties can dissolve this contract at any time with written notice (signed letter).



## 10.2 Constituent parts of the contract

By signing this contract, You agree that You have read and understood the constituent parts of the contract (listed below again) and that You agree to all parts of it.

- Advisory and brokerage agreement
- List of Partner Companies (except Insurance Partners) (Appendix A)
- Information pursuant to Art. 45 of the Swiss Insurance Supervision Act (VAG) (Appendix B)
- Compensation (Appendix C)

## 10.3 Contractual amendments

SVAG is entitled to amend or supplement this Agreement or any constituent parts thereof (in particular Appendices A–C) at any time, in whole or in part. The Client will be notified of such amendments and/or supplements in a suitable manner and such amendments and/or supplements shall enter into force unless the Client objects within 14 days of receiving the notification. If You disagree with any amendments, modifications and/or supplements to this Agreement, You may expressly declare to SVAG that You do no longer require the advisory services under this Agreement.

## 10.4 Communication

Correspondence from SVAG/your FA will be deemed valid provided this has been sent to the last address provided by You in writing or held at your disposal.

The client can send instructions to the FA/SVAG in writing, orally, by post, telephone, fax or email. Any risks or damage arising from the use of post, phone, fax, email and other transmission channels or forms of transportation (e.g. loss, delay, misunderstandings, garbling or duplicates) shall be borne by the client.

## 10.5 Complaints in connection with financial services

Any complaints in connection with this contract should be addressed to SVAG's management board in writing:

SVAG Schweizer Vermögensberatung AG  
Soodmattenstrasse 4, 8134 Adliswil  
Claudio Luchetti, Managing Director, [claudio.luchetti@svag.com](mailto:claudio.luchetti@svag.com)

Commercial Register for the Canton of Zurich – main register  
Company no.: CH-020.3.028.587-7, legal nature: public limited company

Should we fail to meet your expectations with regard to one of the financial services we provide, please contact us in the first instance. If we fail to find a solution to your issue together, You can contact the Swiss Ombudsman for Financial Services Providers (OFD). The OFD is the responsible ombudsman for SVAG and your FA and is a neutral and affordable information point and agency.

Ombudsstelle Finanzdienstleister (OFD)  
Bleicherweg 10  
8002 Zurich  
[www.ofdl.ch](http://www.ofdl.ch)  
+41 44 562 05 25

## 10.6 Applicable law and place of jurisdiction

This contract is subject to Swiss law. The sole place of jurisdiction for any legal actions arising from and in connection with this contract, including all disputes relating to its conclusion and existence, is Zurich. Compulsory or semi-compulsory places of jurisdiction remain reserved.



## 11. Signatures

Client	
Surname, First name	
Adress	
Place, Date	
Signature	

Financial advisor/FA	
Surname, First name	
FINMA no.	
Signature	

# APPENDIX A:

## List of partner companies (except insurance partners)

### 1. Partner Companies for Pension Savings

**Bank J. Safra Sarasin AG**, Elisabethenstrasse 62, 4002 Basel  
**Everlife.ch SA**, Route du Petit-Moncor 17, 1752 Villars-sur-Glâne  
**Kala Swiss SA**, Route de Rossemaison 100, 2800 Delémont  
**Valiant Bank AG**, Bundesplatz 4, 3001 Berne  
**Zugerberg Finanz AG**, Lüssiweg 47, 6302 Zug

### 2. Partner Companies for Investment Products/Investment

**bank zweiplus ltd**, Buckhauserstrasse 22, 8048 Zurich  
**Bank J. Safra Sarasin AG**, Elisabethenstrasse 62, 4002 Basel  
**DWS CH AG, Prime Tower**, Hardstrasse 201, 8005 Zurich  
**Franklin Templeton Switzerland AG**, Stockerstrasse 38, 8002 Zurich  
**swisspartners Ltd**, Am Schanzengraben 23, 8022 Zurich  
**Zugerberg Finanz AG**, Lüssiweg 47, 6302 Zug

### 3. Partner Companies for Credit Products/Mortgages

**Banque Cantonale Vaudoise**, Place St.-François 14, 1002 Lausanne  
**Berner Kantonalbank AG**, Bundesplatz 8, 3011 Bern  
**Generali Personenversicherungen AG**, Soodmattenstrasse 2, 8134 Adliswil  
**Glarner Kantonalbank**, Hauptstrasse 21, 8750 Glarus  
**Valiant Bank AG**, Bundesplatz 4, 3001 Bern

### 4. Changes relating to Partner Companies

The Partner Companies are subject to change. SVAG maintains an up-to-date list at [www.svag.ch/unternehmen/partner](http://www.svag.ch/unternehmen/partner).

You hereby declare that You have read, understood and agree to the above provisions:

Signature of Client

# APPENDIX B:

## Information pursuant to art. 45 insurance supervision act (isa) («isa information sheet»)

### 1. Identity and register entry

Both SVAG Schweizer Vermögensberatung AG, Soodmattenstrasse 4, 8134 Adliswil (register number F01076167) and your financial advisor (your «FA») are registered as independent insurance brokers in the register of insurance intermediaries of the Swiss Financial Market Supervisory Authority (FINMA).

### 2. Insurance partners

As an independent insurance broker, your FA/SVAG will determine the optimum insurance products for your needs from the insurance providers (the «Insurance Partners») listed below and advise You on this insurance product:

#### Preventive health care

**Assura AG**, Avenue C.F. Ramuz 70, 1009 Pully

**CSS Insurance Ltd**, Tribtschenstrasse 21, 6005 Luzern

**Groupe Mutuel Assurances GMA SA**, Rue des Cèdres 5, 1920 Martigny

**Helsana Versicherungen AG**, Zürichstrasse 130, 8600 Dübendorf

**innova Versicherungen AG**, Bahnhofstrasse 4, 3073 Gümligen

**Swica Healthcare Insurance Ltd**, Römerstrasse 37, 8400 Winterthur

**Sympany Insurances Ltd**, Peter Merian-Weg 4, 4002 Basel

**Visana Versicherungen AG**, Weltpoststrasse 19, 3015 Bern

#### Life insurance

**Generali Personenversicherungen**, Soodmattenstrasse 2, 8134 Adliswil

**Helvetia Schweizerische Lebensversicherungsgesellschaft AG**, St. Alban-Anlage 26, 4052 Basel

**Liechtenstein Life**, Industriering 37, 9491 Ruggell

**Pax, Schweizerische Lebensversicherungs-Gesellschaft AG**, Aeschenplatz 13, 4002 Basel

**Zurich Versicherungs-Gesellschaft AG**, Mythenquai 2, 8002 Zürich

#### Property and asset protection

**European travel insurance**,  
branch office of Helvetia Swiss Insurance Company Ltd, St. Alban-Anlage 26, 4002 Basel

**Expert Caution SA**, Rue de Pré-Fleuri 12, 1215 Genf

**Fortuna Rechtsschutz-Versicherungs-Gesellschaft AG**, Soodmattenstrasse 2, 8134 Adliswil

**Generali General Insurance Ltd**, Soodmattenstrasse 2, 8134 Adliswil

**Helvetia Schweizerische Versicherungsgesellschaft AG**, Dufourstrasse 40, 9001 St. Gallen

**Orion Legal Expenses Insurance Ltd**, Aeschenvorstadt 50, 4002 Basel

**smile.direct insurances**, branch office of the Helvetia Swiss Insurance Company Ltd,  
Zürichstrasse 130, 8600 Dübendorf

**Zurich Versicherungs-Gesellschaft AG**, Mythenquai 2, 8002 Zürich

## Business clients

**Generali General Insurance Ltd**, Soodmattenstrasse 2, 8134 Adliswil

**Groupe Mutuel Assurances GMA SA**, Rue des Cèdres 5, 1920 Martigny

**Helsana Versicherungen AG**, Zürichstrasse 130, 8600 Dübendorf

**Helvetia Versicherungen**, St. Alban-Anlage 26, 4002 Basel

**innova Versicherungen AG**, Bahnhofstrasse 4, 3073 Gümligen

**Orion Legal Expenses Insurance Ltd.**, Aeschenvorstadt 50, 4002 Basel

**Pax Schweizerische Lebensversicherungs-Gesellschaft AG**, Aeschenplatz 13, 4002 Basel

**Swica Krankenversicherung AG**, Römerstrasse 37, 8400 Winterthur

**WTW AG**, Talstrasse 62, 8021 Zürich

**Zurich Versicherungs-Gesellschaft AG**, Mythenquai 2, 8002 Zurich

SVAG's Insurance Partners are subject to change. SVAG maintains an up-to-date list at <https://www.svag.ch/unternehmen/partner>.

SVAG has concluded cooperation agreements with its Insurance Partners. These do not restrict SVAG in its freedom to act for other insurance companies. In practice, however, your FA/SVAG will only recommend insurance products from their Insurance Partners to You and will not determine whether or not any other products offered on the Swiss insurance market might be more suitable for You or cheaper.

### 3. Qualifications and further training

Your FA possesses the legally required qualifications and undertakes compulsory further training in accordance with Art. 43 VAG. You can find out about your FA's qualifications and further training by enquiring via email at [info@svag.com](mailto:info@svag.com).

### 4. Liability

SVAG/your FA will perform their duties as an independent insurance broker to the best of their knowledge and with the utmost care. **SVAG shall bear liability** to You for any damage resulting from negligence, mistakes or incorrect information provided by the FA in connection with the brokering of insurance contracts in accordance with the contractually agreed principles.

### 5. Processing of personal data

SVAG's data protection provisions pursuant to clause 9 of the Agreement «Contractual bases of collaboration» shall apply.

### 6. Compensation

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

This compensation is generally determined based on the insurance premiums paid by the policyholders. The bases of calculation for compensation received by SVAG from the Insurance Partners can be found in Appendix C.

**You hereby declare that You have read, understood and agree to the above provisions:**

Signature of Client



# APPENDIX C:

## 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, where insurance is brokered, as long as SVAG advises You with regard to the brokered insurance products and serves as your representative vis-à-vis said Insurance Partners.

### 1. 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 4.3% to 6.4% of the relevant production sum (i.e. annual premium x premium payment duration x factor) as well as a recurring servicing commission of 0% to max. 2.7% 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 4% to max. 10% 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. In the field of health insurance, SVAG receives an additional recurring servicing commission for client care in the amount of CHF 0 to CHF 60 per client per year.

For **personal and property insurance policies**, SVAG receives a one-off acquisition commission or a recurring servicing commission of 4% to max. 22% 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.

### 2. 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 recurring portfolio commission of 0% to 0.9% of the relevant deposit account holdings per year in addition to the acquisition and brokering commission. The relevant deposit account holdings is limited to the highest deposit account holdings in the year in question. This compensation 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.

### 3. 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.

### 4. Credit products/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.

## 5. Changes to compensation

Compensation is subject to change. SVAG maintains an up-to-date list at <https://www.svag.ch/unternehmen/compensation>.

## 6. Waiver of reimbursement of compensation

In the knowledge of these maximum rates, You agree to SVAG (and any third parties commissioned by it) retaining the compensation paid by the Partner Companies as payment for (advisory) services provided to You. You hereby expressly waive the reimbursement of any such compensation.

## 7. Conflicts of interest

You acknowledge that such compensation may result in conflicts of interest and, in particular, may serve as an incentive to opt for products that generate higher payments. SVAG takes these conflicts of interest into consideration by taking appropriate organisational measures designed to protect the client's interests at all times. You can find more general information about potential conflicts of interest in the information brochure at <https://www.svag.ch/unternehmen/conflicts-of-interest>.

You hereby declare that You have read, understood and agree to the above provisions:

Signature of Client