

FEES

ADMINISTRATIVE FEE

1.3% of gross contribution

Basis: monthly contribution

ASSET MANAGEMENT FEES

0.6% p.a. of the capital from 1st to 15th year of contributions 0.5% p.a. of the capital from 16th year of contributions onward.

Calculated on the basis of end-of-month values

CASH EXPENSES

Fees charged by the respective health insurance carrier for collecting contributions in the amount of 0.3% of the gross contribution.

Any cash expenses arising from the process of transfer or disbursement and incurred by third parties (e.g., postal remittance fees, transfer to a bank account abroad) are payable by the recipient.

