

**Our services
and conditions.**



BAUMANN & CIE
BANQUIERS

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**When it comes to financial matters,
we support our clients across
generations—as partners and on a
personal and individual basis.**

1. «Wissenshaus Baumann & Cie»

As a reliable and competent partner, we ask the crucial questions so that we can understand our clients' personal needs and expectations, and formulate concrete objectives on that basis.

As an owner-led company, we support our clients as equals and with entrepreneurial vision. We put the jointly defined strategy into practice and highlight new perspectives and customised approaches.

Our core competencies are asset management and investment advice. Financial planning, advice on retirement provision, inheritance, and succession, funding, and tax and accounting services complete the range of services in our «Wissenshaus».

We provide our clients with access to our unique investments and only give recommendations for those in which we ourselves also invest with conviction.

With our solution-oriented, uncomplicated services, we simplify life for our clients, supporting them with enthusiasm and commitment to help them achieve their objectives.

2. Discretionary asset management and investment advice

Discretionary asset management and investment advice play a central role within the «Wissenshaus Baumann & Cie». We aim to preserve and increase your assets with other supplementary services through our comprehensive advisory services. To do so, we always focus on your personal investment objectives—from strategy through to the active management of your portfolio and monitoring of risks. This way, you know that your assets are always in good hands.

Our services in this area:

- Discretionary asset management mandate
- Advisory mandate
- Baumann & Cie fund solutions

2.1 Discretionary asset management mandate

You instruct us to manage your assets. We work together with you to create an investment strategy tailored to your needs. We monitor and manage your investments actively and individually.

2.1.1 ALL-IN management mandate

The attractive all-inclusive package contains all services and costs applicable to asset management and our own transaction fees at an all-in price.*

Assets under management	All-in fee in % p.a.
	Minimum per quarter: CHF 2,000
Up to CHF 5 million	1.30%
Up to CHF 10 million	1.10%
Over CHF 10 million	On request

* Details of third-party charges and other costs as per page 14.

Services included

All-in safe custody fee** (30% of all-in fee)

- Account and custody management and closing statements
- Coupon and securities collection
- Securities management actions
- Inbound securities delivery
- Tax statements for Switzerland

All-in asset management fee (30% of all-in fee)

- Comprehensive advice in creating the individual investment strategy
- Active management of the custody account in line with the agreed investment strategy
- Ongoing portfolio, strategy and security monitoring
- Regular personal consultations on custody accounts

- Information on markets and investment instruments
- Information on investment strategy and transactions
- Provision of equity and fund recommendation lists, Baumann focus, investment policy
- Analyses of custody accounts with third-party banks
- General queries regarding inheritance, pensions and tax matters
- Regular account and asset statements (including performance reporting and postal charges)
- Account interest and account balance certificates
- Payments within Switzerland and Europe (applies only to SEPA payments)
- Premium for cash withdrawals of foreign currencies
- Fiduciary commissions

All-in trading fee (40% of all-in fee)

- Own brokerage

** Tax-deductible in Switzerland.

2.2 Advisory mandate

You want to determine how your assets are invested and would also like a partner to discuss all aspects of financial investments. In this context, you expect active support and concrete recommendations. Your personal client advisor¹ supports you with explicit opinions and investment ideas.

2.2.1 ALL-IN advisory mandate

The attractive all-inclusive package contains extensive services and our own transaction fees at an all-in price.*

Assets under management

All-in fee in % p.a.

Minimum per quarter:
CHF 1,500

Up to CHF 5 million

1.00%

Up to CHF 10 million

0.90%

Over CHF 10 million

On request

* Details of third-party charges and other costs as per page 14.

Services included

All-in safe custody fee** (30% of all-in fee)

- Account and custody management and closing statements
- Coupon and securities collection
- Securities management actions
- Inbound securities delivery
- Tax statements for Switzerland

- Provision of equity and fund recommendation lists, Baumann focus, investment policy and basic information sheets as part of the advisory service (clients domiciled in Switzerland)
- Analyses of custody accounts with third-party banks
- General queries on inheritance, pensions and tax issues
- Regular account and asset statements (including performance reporting and postal charges)
- Account interest and balance certificates
- Payments within Switzerland and Europe (applies only to SEPA payments)
- Premium for cash withdrawals of foreign currencies
- Fiduciary commissions

All-in advisory fee (30% of all-in fee)

- Advice on portfolio structure, investment decisions and investment ideas
- Regular, active recommendations by client advisors
- Regular personal consultations on custody accounts
- Regular portfolio reviews and constant security monitoring
- Information on markets and investment instruments

All-in trading fee (40% of all-in fee)

- Own brokerage

** Tax-deductible in Switzerland.

2.2.2 ACTIVE advisory mandate

This package contains an active advisory service with regular contact with your client advisor and a comprehensive service package. Transaction fees are charged separately.

Assets under management	Safe custody charge in % p.a. Minimum per quarter: CHF 500	Service and advisory fee in % p.a. Minimum per quarter: CHF 400
Up to CHF 5 million	0.30%	0.35%
Up to CHF 10 million	0.25%	0.35%
Over CHF 10 million	On request	0.35%

Transaction fees, third-party charges and other costs as per pages 12–14.

Services included

Safe custody charge*

- Account and custody management and closing statements
- Coupon and securities collection
- Securities management actions
- Inbound securities delivery
- Tax statements for Switzerland

Service and advisory fee

- Advice on portfolio structure, investment decisions and investment ideas
- Regular active recommendations by client advisors
- Regular personal consultations on custody accounts
- Regular portfolio reviews and constant security monitoring

- Information on markets and investment instruments
- Provision of equity and fund recommendation lists, Baumann focus, investment policy and basic information sheets as part of the advisory service (clients domiciled in Switzerland)
- Analyses of custody accounts with third-party banks
- General queries on inheritance, pensions and tax issues
- Regular account and asset statements (including performance reports and postal charges)
- Account interest and balance certificates
- Payments within Switzerland and Europe (applies only to SEPA payments)
- Premium for cash withdrawals of foreign currencies

* Tax-deductible in Switzerland.

2.2.3 BASIC advisory mandate

This package contains all basic services and is suitable for clients who do not require proactive advice from a client advisor.

Assets under management	Safe custody charge in % p.a. Minimum per quarter: CHF 250	Service and advisory fee in % p.a. Minimum per quarter: CHF 150
Up to CHF 5 million	0.30%	0.15%
Up to CHF 10 million	0.25%	0.15%
Over CHF 10 million	On request	0.15%

Transaction fees, third-party charges and other costs as per pages 12–14.

Services included

Safe custody charge*

- Account and custody management and closing statements
- Coupon and securities collection
- Securities management actions
- Inbound securities delivery

Service and advisory fee

- Advice on portfolio structure, investment decisions and investment ideas
- Personal consultations on custody account
- Information on markets and investment instruments
- Provision of basic information sheets as part of the advisory service
- Regular account and asset statements (including performance reporting and postal charges)
- Account interest and balance certificates
- Payments within Switzerland and Europe (applies only to SEPA payments)
- Premium for cash withdrawal of foreign currencies

* Tax-deductible in Switzerland.

2.3 Baumann & Cie fund solutions

You invest in your chosen fund solution based on of Baumann & Cie's proven successful strategy. Our specialists from the investment competence centre apply the investment strategy.

Fund account

The fund account is suitable as a long-term fund savings plan or an alternative to the discretionary management mandate. It is also ideal for people who want to participate in Baumann & Cie's success model with a lower investment amount.

Fund solution	All-in safe custody fee* as % p.a.
Fund account	0.10%

Baumann Junior

Our Baumann Junior is ideally suited as a fund savings plan for your children, grandchildren and godchildren until they turn 18. You are free to choose the investment amount and investment frequency.

Fund solution	All-in safe custody fee* as % p.a.**
Baumann Junior	0.10%

* Tax-deductible in Switzerland.

** On 1 January of the calendar year after the child turns 18, Baumann Junior is automatically converted into a fund account with the corresponding fee structure.

The fees listed on this page apply only to funds of Baumann & Cie, Banquiers.

For the exclusive use of the Baumann fund account and/or Baumann Junior, no other services are included, apart from the annual dispatch of asset statements.

2.4 Transaction fees

Below are the fees applicable to securities transactions per transaction.

Brokerage

Gross amount per transaction		Equities and similar securities*			Options*
		Switzerland	Europe	Other countries	
For the first	CHF 50,000	1.10%	1.60%	1.80%	2.50%
For the next	CHF 50,000	0.90%	1.40%	1.60%	1.80%
For the next	CHF 50,000	0.80%	1.20%	1.40%	1.60%
For the next	CHF 50,000	0.70%	1.00%	1.20%	1.40%
For the next	CHF 50,000	0.50%	0.90%	1.10%	1.30%
For the next	CHF 250,000	0.30%	0.80%	1.00%	1.20%
Over	CHF 500,000	0.20%	0.70%	0.90%	1.10%

Gross amount per transaction		Bonds and similar securities*
For the first	CHF 50,000	0.80%
For the next	CHF 50,000	0.70%
For the next	CHF 50,000	0.60%
For the next	CHF 50,000	0.50%
Over	CHF 200,000	0.30%

* The minimum commission per transaction is CHF 100. Futures are subject to CHF 200 per contract.

Including third-party brokerage. Any transaction fees of stock exchanges, stamp duty and financial transaction and sales taxes are charged separately.

Funds

Gross amount per transaction*

Money market funds	0.50%
Bond funds	1.00%
High-yield funds and convertible bond funds	1.50%
Equity funds	1.50%
Commodity and precious metals funds	1.50%
Investment strategy funds	1.50%
Real estate funds**	1.50%
Hedge funds, alternative investments	2.50%

* Third-party charges over CHF 200 are charged separately.

** Excluding secondary traded real estate funds subject to the respective equity tariff.

Money market investments

Fiduciary investments

Commission in % p.a.

From CHF 100,000	0.500%
From CHF 500,000	0.375%
From CHF 1 million	0.250%

Minimum commission: CHF 150

Mutation fee: CHF 100

No minimum commission for call investments/minimum investment for call deposits: CHF 300,000

For clients with Switzerland and Liechtenstein as their tax domicile, the currently applicable value added tax (VAT) is charged in addition to the commission.

Money market securities

Commission in % p.a.

Up to CHF 500,000	0.375%
Over CHF 500,000	0.250%

Minimum commission: CHF 100

2.5 Third-party charges and other costs*

Fiscal charges

Swiss stamp duty	0.075% to 0.15%
Foreign sales taxes	0.10% to 1.00%

Stock exchange charges

SWX—turnover fee at securities transaction	0.0115% to 0.0200%
Other stock exchanges**	0.00% to 0.15%

Third-party brokerage

A flat fee of between 0.35% to 0.50% is levied for third-party brokerage on transactions on foreign trading venues. For fund transactions (primary market), the flat fee usually is 0.10%.

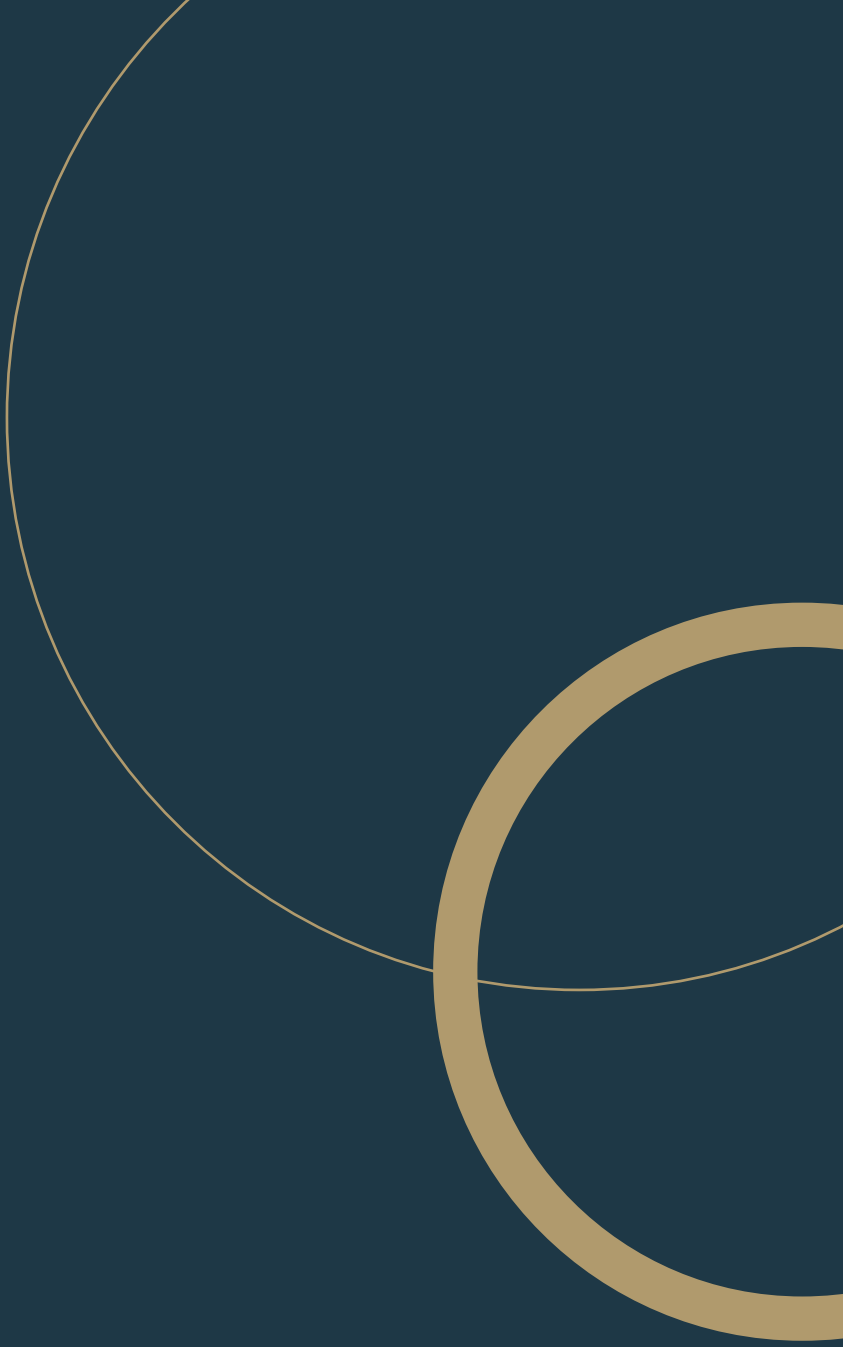
Other costs

A supplement for the third-party safe custody of normally 0.10% p.a. is levied on securities held in safe custody abroad.

The currently applicable VAT for clients with Switzerland and Liechtenstein as their tax domicile is levied on all safe custody all-in fees/charges as well as on service and advisory fees.

* The charges and fee bandwidths shown are based on non-binding estimates based on empirical values. The actual costs may vary from the figures given. If financial instruments attract individual additional costs, such as structured products or collective investment schemes, we point this out in the relevant product documentation.

** Minimum depending on trading venue.



3. Other services offered by our «Wissenshaus»

As part of our comprehensive advisory service for all financial matters, we support you actively in the field of retirement provision. To do this, we place a high priority on individual advice in this area. If required, we create a financial plan for you and help you set up an advance directive.

It is also essential for your estate to be put in order in good time across the generations. We will be glad to help and advise you to ensure that inheritance law, your will and distribution of your estate are not merely empty phrases. We are also happy to help you set up a foundation if required.

Are you looking for a new home, an investment property or would you like to extend your existing mortgage? Do you need a loan to help you bring your plans to fruition? We are happy to help you with these matters and support you as a partner in turning your goals into reality.

We also offer tax advice. We complete your tax declaration and we can reclaim withholding tax on your behalf. Our offering is complemented with securities and foundation accounting services.

In addition to financial services for private individuals, your company, foundation or association can also benefit from our expert knowledge.

3.1 Financial planning and retirement provision *

Financial planning	Time-based, CHF 250 per hour
Retirement provision	Time-based, CHF 250 per hour

3.2 Inheritance and succession advice *

Inheritance advice	Time-based, CHF 250 per hour
Succession advice	Time-based, CHF 250 per hour
General legal advice	Time-based, CHF 250 per hour

3.3 Funding advice

Establishment/completing a loan	CHF 250
Amendments	CHF 150
– Increases/reductions	
– Redemptions	
– Conversions	
– Extensions	
Miscellaneous correspondence (funding commitments, verifications, payment pledges)	Time-based, CHF 250 per hour, minimum CHF 250
Other clarifications, creating mortgage titles, estimates*	Time-based, CHF 250 per hour, minimum CHF 250
Early redemptions	CHF 500 plus prepayment penalty
Settlement by other creditors	CHF 500

* Plus currently applicable VAT for clients with Switzerland and Liechtenstein as their tax domicile.

3.4 Tax services*

Advice on tax matters and completion of tax declarations	Time-based, CHF 250 per hour, minimum CHF 2,500
Tax breakdowns Switzerland (with tax rates)	CHF 200
Tax breakdowns other countries	CHF 300
Income statements Germany (including currency reporting)	CHF 400
Individual tax certificates Germany	CHF 75 per certificate
Reclaiming withholding tax through double taxation agreements (for tax domiciles CH, DE, FR, AT, LI, IL, PT, IT, GB, LU, ES, BE, US, DK, FI, IE, NL, SE)	Flat fee CHF 50 per year plus third-party commissions depending on security domicile: minimum CHF 300, maximum CHF 625
Reclaiming withholding tax through double taxation agreements (for other tax domiciles)	10% of amount to be reclaimed, minimum CHF 300, maximum CHF 625
Acquisition data report	CHF 250
Tax vouchers for withholding tax reclaim DE, FR	CHF 25 – 175 per income/equity

3.5 Accounting services*

Securities accounting	Time-based, CHF 250 per hour, minimum CHF 2,500
Foundation accounting	Time-based, CHF 250 per hour, minimum CHF 2,500

3.6 Pillar 3a and vested benefits

We work with selectively chosen external partners when opening pension accounts and/or pillar 3a custody accounts as well as vested benefits accounts. We are happy to provide you with proposed solutions and can help you meet your needs with advice and support.

* Plus currently applicable VAT for clients with Switzerland and Liechtenstein as their tax domicile.

4. Other services

To complete our range of services, we also offer you the following:

4.1 Safe deposit boxes/metal account

Would you like to store your valuables in one of our security boxes?

We offer you six different sizes. We can also provide you a metal account if required.

Safe deposit box*

Category	Dimensions approximately			Rental p.a.
1	H 6 cm	B 29 cm	D 45 cm	CHF 200
2	H 10 cm	B 29 cm	D 45 cm	CHF 250
3	H 15 cm	B 29 cm	D 45 cm	CHF 300
4	H 13 cm	B 45 cm	D 40 cm	CHF 375
5	H 20 cm	B 45 cm	D 40 cm	CHF 400
6	H 43 cm	B 105 cm	D 40 cm	CHF 900

Fee for key storage (optional): CHF 200 p.a.

Metal account

Metal account	1.00% p.a.
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* Plus currently applicable VAT.

4.2 Payment transactions

Payment instructions

Swiss francs	Free of charge
SEPA payments	Free of charge
Foreign currencies (excl. SEPA)	CHF 30 (including third-party charges)
Cash remittances (Switzerland) up to CHF 10,000	CHF 100 per remittance
Over CHF 10,000	CHF 100 plus third-party transport costs

Cheques

Encashment	CHF 10 plus third-party commissions per cheque
Order	CHF 50 plus third-party commissions per cheque

4.3 Securities delivery*

Outbound securities delivery	CHF 150 per position plus third-party commissions
Inbound securities delivery	Free of charge

4.4 Currency transactions

A trading margin is applied to all transactions that require currency conversion. This amounts to up to 1.5% of the mid-rate in all major currency pairings. Margins of up to 3.0% may be applied to other currency conversions.

4.5 Additional services

Hold mail*	CHF 250 per quarter
Credit card guarantee	CHF 150 per card
Written confirmation of client relationship*	CHF 50
Fee for numbered account*	CHF 250 per quarter
Miscellaneous clarifications*	Time-based, CHF 250 per hour

* Plus currently applicable VAT for clients with Switzerland and Liechtenstein as their tax domicile.

¹ Members of all genders are referred to equally.
In the interests of readability, this brochure only uses the masculine form.

Valid from 1.1.2024

**Baumann & Cie, your partner
for new perspectives.**

Basel | Zurich | Olten

baumann-banquiers.ch