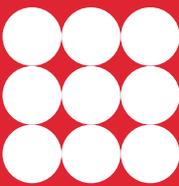


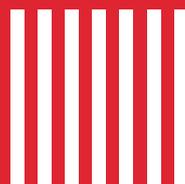
Schedule of Fees and Charges for

# private persons

3rd Pension Pillar



C



## Content

3rd Pension Pillar

## 3rd Pension Pillar

### 1. CBL Indeksu

Currency of agreement	EUR
1.1. Payment to Bank of Latvia <sup>1</sup> (from each contribution)	0 %
1.2. The Pension Fund's administration commission <sup>2</sup> (per year from the value of the accumulated supplementary pension capital)	0.25 %
1.3. Commission to asset manager <sup>2</sup> (per year from the value of the accumulated supplementary pension capital)	0.20%
1.4. Custodian bank's commission <sup>2</sup> (per year from the value of the accumulated supplementary pension capital)	0.08%
1.5. Inactive fee <sup>3</sup> (withheld monthly on the last date of the month)	5 EUR

<sup>1</sup> The payment is determined in accordance with the current rate specified in the legislation of the Republic of Latvia and can be both reduced and increased during the term of the agreement.

<sup>2</sup> Calculated daily from the value of the accumulated pension capital, withholding once a month.

<sup>3</sup> Inactive fee is applied if the accounts balance is less than 30 EUR for more than 12 month period and if the last contribution was made over 60 months ago. If participants balance is 0 EUR, inactive fee won't be withheld.

### 2. CBL Aktīvais, CBL Sabalansētais

Currency of agreement	EUR
2.1. Payment to Bank of Latvia <sup>4</sup> (from each contribution)	0,245 % vai 0 % <sup>5</sup>
<b>2.2. The Pension Fund's administration commission<sup>6</sup> (per year from the value of the accumulated supplementary pension capital):</b>	
2.2.1. If accumulated amount is equal or less than 99 999.99 EUR	0.75 % vai 0.2 % <sup>7, 8</sup>
2.2.2. If accumulated amount is more than or equal to 100 000.00 EUR	0.2 %
2.3. Commission to asset manager <sup>6</sup> (per year from the value of the accumulated supplementary pension capital)	0.45 % vai 0.3 % <sup>7, 8</sup>
2.4. Custodian bank's commission <sup>6</sup> (per year from the value of the accumulated supplementary pension capital)	0.10 %
2.5. Inactive fee <sup>9</sup> (withheld monthly on the last date of the month)	5 EUR

<sup>4</sup> The payment is determined in accordance with the current rate specified in the legislation of the Republic of Latvia and can be both reduced and increased during the term of the agreement.

<sup>5</sup> For contracts signed between January 1, 2021 and December 31, 2024, regardless of the amount of pension capital accumulated in the contract, the payment to the Bank of Latvia - 0% during its entire term.

<sup>6</sup> Calculated daily from the value of the accumulated pension capital, withholding once a month.

<sup>7</sup> The following price list is applied throughout the all term of the contracts concluded during the campaign from January 1, 2021 till June 30, 2022, in which accumulated capital value\* is 3000 EUR (3,500 USD) or more, as well as for existing contracts, in which from November 1, 2021 till December 31, 2021 contribution of EUR 3000 (USD 3500) or more has been made, the following price list is applied throughout its duration: Payment to Bank of Latvia - 0%, The Pension Fund's administration commission - 0.2%, Commission to the asset manager - 0.3%, Custodian bank's commission - 0.1% and the variable part of the commission to the asset manager - 0%. \*If the value of the savings falls below EUR 3000 (USD 3500), the standard price list is applied, except for the payment to Bank of Latvia, which is 0%.

<sup>8</sup> The following price list is applied throughout the all term of the contracts concluded during the campaign from July 1, 2022 till December 31, 2024, in which the accumulated capital value \*\* is 500 EUR (550 USD) or more: Payment to Bank of Latvia - 0%, The Pension Fund's administration commission - 0.2%, Commission to asset manager - 0.3%, Custodian bank's commission - 0.1%. \*\* If the value of the accumulated capital falls below 500 EUR (550 USD), the standard price list is applied, excluding the Payment to Bank of Latvia, to which 0% applies.

<sup>9</sup> Inactive fee is applied if the accounts balance is less than 30 EUR for more than 12 month period and if the last contribution was made over 60 months ago. If participants balance is 0 EUR, inactive fee won't be withheld.