

Fee structure Rates as of January 2018

Commission/transaction cost - Bonds

Primary market

- Transaction fees may vary from 0-3 %
- We reserve the right to pass on other transaction and clearing fees/tax charged by third parties.
- Other rates may be negotiated upon on an individual basis.
- Other fees or costs, including taxes may accrue to the transaction or the investment service that is not imposed by JOOL Markets

Secondary market

- Brokerage fee up to 1 % per side (spread calculated based on the face value of the bond)
- We reserve the right to pass on other transaction and clearing fees/tax charged by third parties.
- Other rates may be negotiated upon on an individual basis.
- Other fees or costs, including taxes may accrue to the transaction or the investment service that is not imposed by JOOL Markets

Fee-structure JOOL Life (Unit Linked-account)

- Cash Account allocation - 3 %
- Annual management fee (paid quarterly) - 0,6 % - 1,0 % per annum. Min. 600 NOK – 1 000 NOK Basis for calculation: Insurance value
- Annual insurance feet (paid quarterly) – 1 600 NOK
- Transaction fe eon all transactions expect for original investments and interest payment – 275 NOK

In Liechtenstein there is a tax based on the turnover. For technical reasons, the insurance is therefore charged in the form of an initial stamp tax of 0.15% of the cash premium paid, or 0.3% by transferring securities, and a stamp tax for repurchase of 0.15% of the repurchased cash amount. The insurance fee and transaction fee may vary depending on different administrative costs. Quantum Leben reserves the right to change any fees at any time. Costs for individual requests for administrative services not included in the general fee structure may be added. Please note that in addition to these

costs, additional fees from external managers as well as bank fees, including costs for both transfer and currency exchange, are also included.

Interest rate for Norwegian Kroner

Overdue interest 8.50 % pa.