

Occupational Benefits Foundation of the Swiss Association of Asset Managers (SAAM)

Extended occupational benefits insurance 2010

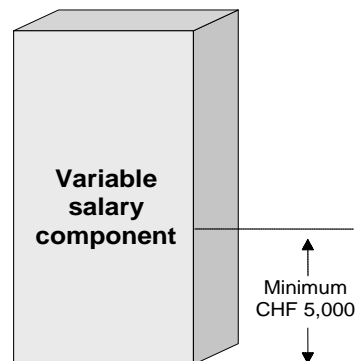
Pension plans for sales managers

Insured persons

Self-employed individuals and employees with a variable salary component of at least CHF 5,000 will be enrolled from the first day of the month following the first time the salary is paid, provided their fixed income equals at least CHF 126,000 per year and is insured with the Occupational Benefits Foundation of the SAAM.

Salary base

The variable salary component that has been reported, which must be at least CHF 5,000, constitutes the basis for defining the occupational benefits and contributions.



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Occupational benefits

Benefit type	Plan VL10	Plan VL15	Plan VL20
Retirement			
Retirement capital	Accrued capital with interest	Accrued capital with interest	Accrued capital with interest
Disability			
Contribution waiver	After a three-month disability	After a three-month disability	After a three-month disability
Death			
Death lump sum	Equals the retirement assets that would have been available at the end of the year in which death occurred	Equals the retirement assets that would have been available at the end of the year in which death occurred	Equals the retirement assets that would have been available at the end of the year in which death occurred
Additional death lump sum	100% of the pensionable salary	150% of the pensionable salary	200% of the pensionable salary

Contribution rates as % of pensionable salary

Ages 25-65/64	Plan VL10	Plan VL15	Plan VL20
Savings contribution	10.0%	15.0%	20.0%
Risk contribution	1.7%	2.2%	2.7%
Cost of administration	0.3%	0.3%	0.3%
Total contribution	12.0%	17.5%	23.0%