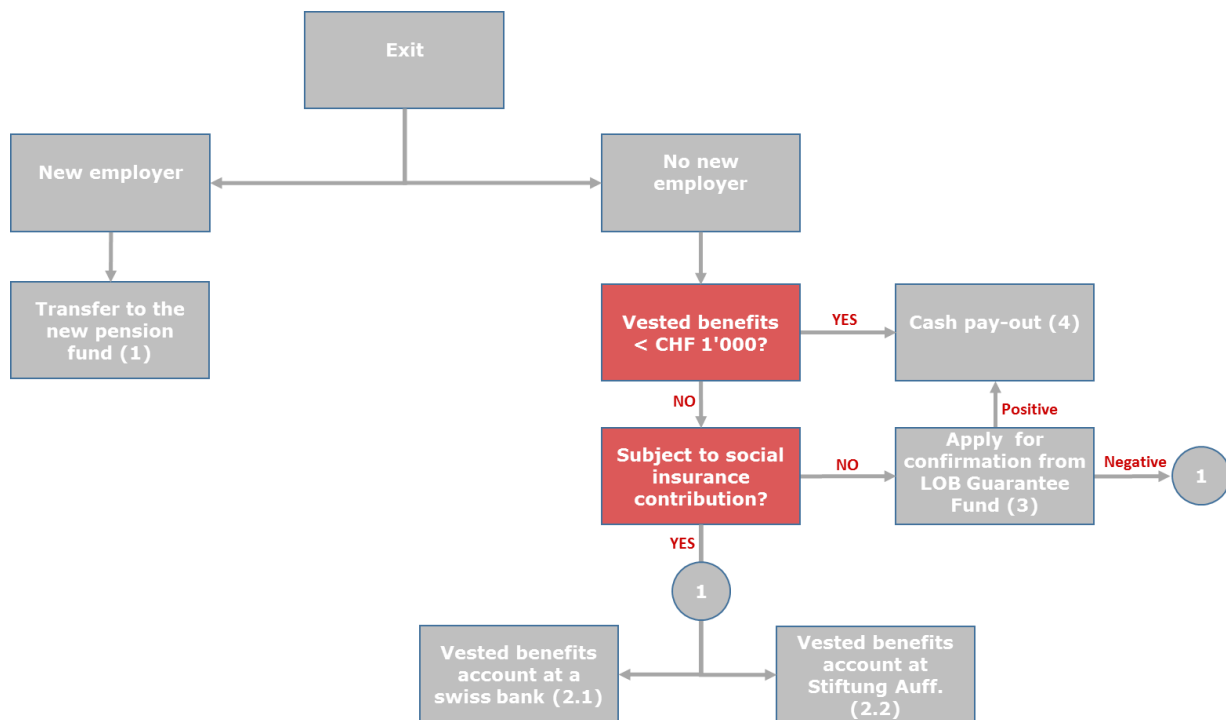


Information sheet on leaving the pension fund

This information sheet explains the concept of portability in the employee benefits insurance, the structure of the Swiss three-pillar system and the benefits due to you when you leave the CONVITUS Collective Foundation.

In Switzerland, pension provision is structured according to the three-pillar concept. The three pillars provide financial security for the time after retirement. The first pillar is mandatory for everybody. The second pillar (in your case the CONVITUS Collective Foundation) is compulsory for all employees who earn a certain minimum salary and more. Vested benefits are due upon the termination of the employment relationship. The third pillar is voluntary.

The vested benefits consist of the balance of your savings account with the CONVITUS Collective Foundation. The vested benefits equal the accrued savings assets on the date of leaving the Foundation.



Situation	Procedure (numbers match the above graph)
I have a new Swiss employer	1 Send us the bank account details of your new pension fund.
Subject to social insurance contributions, no new Swiss employer. Vested benefits are more than one annual contribution	2.1 Opening of a vested benefits account with a bank (in Switzerland). Your retirement assets are paid into a blocked account where they earn interest. 2.2 Opening of a vested benefits account with the Substitute Occupational Benefit Institution. (The Substitute Occupational Benefit Institution is a national employee benefits organisation that acts on behalf of the Federal government: www.chaeis.net).
Not subject to social insurance contributions, no new Swiss employer. Vested benefits are more than one annual contribution	3 A cash payment is possible. Apply for confirmation from the LOB Guarantee Fund: Download application form (http://www.sfbvg.ch/xml_3/inter-net/de/application/d3/f14.cfm). Complete and sign form. Send form to the Guarantee Fund with a copy of your identity card/passport. Send a copy of the correspondence to CONVITUS.
My vested benefits are less than CHF 1'000.	4 In this case the vested benefits are paid out in cash. Send us your IBAN and the BIC/SWIFT code of your bank. If you are married, your spouse also has to sign the form regarding the use of the vested benefits (enclose a copy of an official identity document).