

Voluntary contribution plans PKL

Dear members of the Lonza Pension Fund

All members of our pension fund are insured under the standard plan. However, it is possible to choose a voluntary contribution plan in accordance with Appendix B to the pension fund regulations of the PKL. You can choose between the "Plan Medium" (+2%) or the "Plan Top" (+4%). These voluntary additional contributions are related to the personal savings contribution and are deducted monthly from your salary. They are credited to the personal retirement assets in the PKL. No separate tax statement will be sent to you for participation in the voluntary contribution plans. The personal pension fund contributions (incl. any additional contributions from the voluntary contribution plans) can be taken from the yearly salary statement sent by the employer. The employer contributions are not affected by the voluntary contribution plans. A change to a voluntary contribution plan or a change from the voluntary contribution plan back to the standard plan can be made annually towards the end of the year. The change will be then made as of 01.01. of the following year.

Insured employees who want to join an **voluntary contribution plan** as of 01.01.2023, want to make a change to an existing voluntary contribution plan or want to switch back to the standard plan are requested to proceed as follows:

1. Complete the enclosed form "voluntary contribution plan at PKL" in full and send by e-mail as a pdf file, to pensionskasse@lonza.com by **19.12.2022** at the latest. The changes will be implemented as of 01.01.2023 and you will receive a confirmation letter
2. Insured employees who do **not want a change, do not have to take any action.** Selected plans will continue unchanged.

Important: Due to the changes in the Lonza Pension Plan as of 01.01.2023, which will also have an impact on the contribution amount, there is an exceptional opportunity this year to participate in one of the voluntary contribution plans or to withdraw from the voluntary contribution plans and switch to the standard plan by 31.03.2023 at the latest. A corresponding notification must be sent by e-mail to pensionskasse@lonza.com by 31.03.2022 at the latest.

Pension Fund of Lonza