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Voluntary contribution plans PKL

Dear members of the Lonza Pension Fund

Insured persons have the opportunity with de Lonza Pension Fund 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, in addition to the standard pension fund contribution, 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 01.01.2027, 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. Go to **www.pensionskasse-lonza.ch** and log in to your personal Pension Cockpit. You can change your contribution plan under the heading “Savings plan”. Instructions on how to do this can be found on our website under Instructions & explanatory videos.

   Would you like to create a simulation of how your contributions will change when you switch plans? Our new premium calculator offers you this option. **www.pensionskasse-lonza.ch/contributioncalculator**

2. Insured employees who do **not want a change, do not have to take any action**. Selected plans will continue unchanged.

Pension Fund of Lonza