

## Appendix to the Regulations for Sub-fund 100

The following rates are based on a technical interest rate of 3.25%.

### Conversion rates

#### (Art. 11 para. 2)

The conversion rate shall be determined as follows in accordance with the age at the time of retirement:

Age on retirement	Conversion rate
58	5.24%
59	5.36%
60	5.48%
61	5.60%
62	5.75%
63	5.90%
64	6.05%
65	6.20%

These conversion rates apply to full years of age. Additional months are taken into account proportionally.

The following alternative conversion rates shall apply to insured members who belonged to the Foundation on 31 December 2007 and retire in the 2008, 2009 or 2010 calendar years:

Age on retirement	Conversion rate for retirement in the calendar year		
	2008	2009	2010
58	5.81%	5.62%	5.43%
59	5.93%	5.74%	5.55%
60	6.05%	5.86%	5.67%
61	6.20%	6.00%	5.80%
62	6.35%	6.15%	5.95%
63	6.50%	6.30%	6.10%
64	6.65%	6.45%	6.25%
65	6.80%	6.60%	6.40%

These conversion rates each apply to full years of age. Additional months are taken into account proportionally.

### Reduction in retirement savings

#### following payment of a bridging pension

#### (Art. 11 para. 4)

The available retirement savings shall be reduced over the agreed period by the following multiple of the annual amount of the bridging pension:

Term	Reduction in retirement savings
7 years	6.281 times the bridging pension
6 years	5.467 times the bridging pension
5 years	4.627 times the bridging pension
4 years	3.760 times the bridging pension
3 years	2.865 times the bridging pension
2 years	1.940 times the bridging pension
1 year	0.986 times the bridging pension

For partial years the interim value shall be determined proportionally ( $\frac{1}{12}$  per month).