

# Novartis Pension Funds

## Level of contributions

The insured persons and the Company pay the following annual contributions, expressed as percentages of the insured remuneration under the retirement plan, insured remuneration under the savings plan and insured remuneration under the risk plan:

### Novartis Pension Fund 1

Age	Retirement plan		Risk plan		Savings plan	
	Employee	Employer	Employee	Employer	Employee	Employer
until 24	-	-	0.50	1.00	-	-
25 - 29	4.25	8.50	0.60	1.20	-	-
30 - 34	4.90	9.80	0.60	1.20	-	-
35 - 39	5.55	11.10	0.60	1.20	-	-
40 - 44	6.20	12.40	0.60	1.20	1.75	1.75
45 - 49	7.50	15.00	0.60	1.20	1.75	1.75
50 - 54	8.15	16.30	0.60	1.20	1.75	1.75
55 - 59	8.80	17.60	0.60	1.20	1.75	1.75
60 - 65	9.45	18.90	0.60	1.20	1.75	1.75

### Novartis Pension Fund 2

Age	Retirement plan		Risk plan	
	Employee	Employer	Employee	Employer
until 24	-	-	0.4	0.8
25 - 29	3.50	7.00	0.4	0.8
30 - 34	4.00	8.00	0.4	0.8
35 - 39	4.50	9.00	0.4	0.8
40 - 44	5.00	10.00	0.4	0.8
45 - 49	6.25	12.50	0.4	0.8
50 - 54	6.75	13.50	0.4	0.8
55 - 59	7.25	14.50	0.4	0.8
60 - 65	7.75	15.50	0.4	0.8