

Information on taking over your existing company pension arrangement

(valid only for direct insurance (Direktversicherung)/Pensionskasse/Pensionsfonds)

Dear Employee,

You have recently joined our company and have expressed the wish to transfer your company pension scheme (direct insurance/ Pensionsfonds / Pensionskasse), which you had with your previous employer or which was transferred to you, to Heraeus as your new employer and to continue it here. We will be happy to review the possibility of continuing this under our pension scheme. In advance, we would like to provide you with some basic information.

The pension system in question here is a direct insurance policy (Direktversicherung) and a pension fund with Allianz Lebensversicherungs-AG and Allianz Pensionskasse AG.

Our pension system is structured as follows:

Insured benefits:

- Lifelong old-age pension from the date on which the insured person reaches the applicable standard retirement age/completion of the 65th year of life - alternatively: payment of a one-off pension capital instead of the old-age pension, insofar as this is permissible under the pension provisions
- in the event of death before the start of the pension: lifelong pension payment (limited in time in the case of children) from the survivor's capital (insured premium repayment) to survivors entitled to pension benefits
- in the event of death after the start of the pension: lifelong pension payment (limited in time in the case of children) from the guaranteed capital (10 times the annual retirement pension guaranteed from the start of the pension less guaranteed retirement pensions already paid) to surviving dependents entitled to benefits.
- Maintaining an unreduced pension entitlement in the event of disability (premium waiver in the event of occupational disability in accordance with the provisions of the insurance contract)

Payment of contributions and tax treatment:

Contributions are paid monthly or annually. Further details will be set out in a deferred compensation agreement that must be concluded between you and us in the course of the takeover.

Contributions to direct insurance and pension funds are paid either tax-free in accordance with the provisions of sec. 3 no. 63 a. F. of the German Income Tax Act (EStG) or taxed at a flat rate under the provisions of sec. 40 b a. F. Income Tax Act (EStG).

What do you have to do now?

Mercer Deutschland GmbH, Peter-Müller-Straße 24, 40468 Düsseldorf will check whether and in what form your contract can be continued. The following information or documents are required:

- Copy of your insurance policy
- Date of termination of service with your previous employer
- Date of commencement of service with Heraeus
- When and in what amount was the last premium payment made?
- Your date of birth
- Your home address
- Your e-mail address and telephone number

Please send these documents directly to Mercer Deutschland GmbH, i.e. **not to HRdirekt**. Please use the following options:



Email: versicherungsverwaltung-heraeus@mercero.com



Postal mail: **Mercer Deutschland GmbH**
Peter-Müller-Str. 24, 40468 Düsseldorf

If you want to contact Mercer via phone, please use the following number: **+49 (0) 211 44779 1839**

After review, Mercer will contact you to determine how to proceed. Please indicate when and how you would like to be contacted. Thank you very much.

Yours sincerely

HRdirekt
Heraeus Holding GmbH