Press release

Bosch Pensionsfonds AG

BOSCH
PENSIONSFONDS

Background information: Bosch pension scheme in Germany

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PI 11908 BPF Loriz

Making a valuable contribution to financial security in retirement

- Adaptable to your personal situation
- Transparent and personalized
- Award-winning

Bosch has a long tradition of providing company pensions. In the late 1920s, company founder Robert Bosch was one of the first entrepreneurs to introduce a pension scheme for his associates. In addition to providing for retirement, he found it important to make financial provision for existential risks associated with events such as disability or untimely death, given the low general life expectancy at the time.

As life expectancy has increased, the focus of pension benefits has shifted to the beneficiaries' financial situation in retirement. Bosch offers its associates a company pension scheme as an important supplement to the state pension system, allocating considerable financial resources to this end. Associates can also make additional contributions of their own to increase their retirement benefits. In this respect, Bosch takes advantage of the options created by the legislature that allow gross annual pay to be used for company pension schemes on a tax- and levy-exempt basis (deferred compensation). In addition, Bosch provides benefits for associates and their families in the event of disability or death.

Bosch has been committed to company pension schemes for close to 100 years, and is still regarded as an innovative pioneer in industry circles today. The company actively shapes the development of company pension schemes in many ways, making a social contribution to retirement security in Germany.

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The Bosch Vorsorgeplan
The Bosch Vorsorgeplan, Bosch's pension scheme in Germany, funds individual pension accounts for associates during their period of employment. Under the pension plan, Bosch pays company contributions that are calculated as a percentage of the associates' remuneration. In addition, retirement-related benefits ("altersvorsorgewirksame Leistungen," AVWL) are paid under collective wage agreements and for other eligible individuals. Bosch supports associates' contributions from deferred compensation by paying a 15 percent supplement.

Adaptable to your personal situation
The Bosch Vorsorgeplan offers several models for paying out the pension savings on retirement. The accumulated capital can be paid out in the form of a monthly lifetime annuity with a surviving dependants' pension entitlement, as a one-time payment or, in some cases, in installments, or as a combination of these options. This enables Bosch associates to tailor their retirement payouts to suit their personal circumstances when they retire.

Transparent and personalized
A dedicated web portal provides transparent information on the Bosch Vorsorgeplan. Accessible from the Bosch network and available on the internet with password protection, it provides a wide range of general and tailored information on the Bosch Vorsorgeplan and allows associates to view their personal retirement account balance. A benefits calculator helps associates adjust their own contributions according to their personal needs at any time.

Award-winning
At the heart of the Bosch Vorsorgeplan's financing model lies the Bosch Pensionsfonds, into which the company contributions and the associates' contributions are paid. It is the first company-owned pension fund in German industry and the largest German pension fund. A special feature is that the Bosch Pensionsfonds' investment returns are generated for the exclusive benefit of associates, as it acts on a non-profit-making basis with low administrative costs. The strategy is geared to the long term with a broad investment mix and diversification. Until an associate reaches the age of 55, company contributions and the associate's contributions are invested prioritizing growth potential. Thereafter investment transitions in five annual phases to more stable capital appreciation. A broadly diversified and long-term investment strategy, combined with the company's guarantee of the contributions paid, mitigates investment risk. Using this approach, an average annual return of around 6 percent has been achieved to date in the investment segment for associates up to age 55, and a return of just under 4 percent in the investment segment for associates aged 55

and older. With the Fondsrente, fund-based annuities, pensioneers also continue to participate in the current performance of the Bosch Pensionsfonds.
Since its foundation in 2002, the Bosch Pensionsfonds has received 33 expert and industry awards at European level in recognition of its innovative strength and its successful investment strategy.

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