



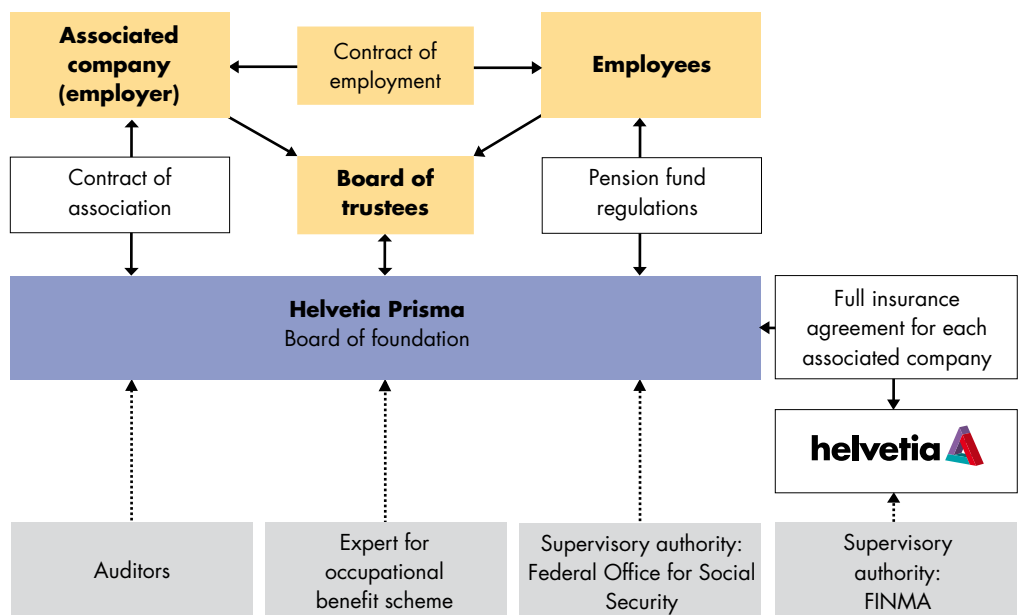
Helvetia Prisma Group Foundation for Employee Pensions. The most important facts at a glance.

Helvetia Prisma Group Foundation for Employee Pensions (hereinafter referred to as Helvetia Prisma) offers tailor-made occupational benefits insurance for managerial employees and supplementary occupational benefits insurance solutions. Helvetia Prisma was established in 1984 and has been offering extra-mandatory and supplementary occupational benefits insurance for many years. The flexible models used by Helvetia Prisma make it possible to cover any additional occupational benefits requirements, especially for employees who earn a higher salary, to combine these solutions with basic occupational benefits cover without any gaps, and to adjust the insurance plans to meet new needs quickly.

For Helvetia Prisma, the security of the pension assets takes top priority. As a result, all risks (old age, death and disability) are reinsured under an insurance contract with Helvetia Swiss Life Insurance Company Ltd. **With this full insurance model there can never be a cover shortage, as the guaranteed funding ratio of the foundation is at least 100% at all times.** The associated companies and the pension assets of the insured as well as their pensions are therefore secured in good times as well as bad times, and there will never be a need for recapitalisation contributions or any obligation to provide additional capital.

Helvetia Prisma and Helvetia Life are independent legal entities that are supervised by different supervisory authorities.

Structure of Helvetia Prisma

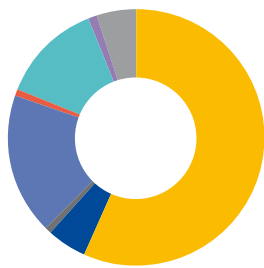


Helvetia Prisma's key figures

Number of associated companies (pension funds):	approx. 900
Number of insured persons:	approx. 4 400
Retirement assets of insured persons (actuarial reserve):	approx. CHF 435 million

Investment of assets

With the full insurance model, the board of foundation has delegated responsibility for the investment of the insured's retirement assets to Helvetia Life.



Asset allocation by Helvetia Life (guidelines)

Fixed-income securities	58%
Liquid assets and fixed-term deposits	5%
Other investments	<1%
Mortgages and other nominal value receivables	18%
Investments in associates and affiliated companies	<1%
Real estate	13%
Private equity and hedge funds	1%
Equities and investment fund units	5%

Board of foundation

The board of foundation of Helvetia Prisma is appointed by the founder.

Board of trustees

Every associated company elects a board of trustees to manage its pension fund. The employees are represented on the board in accordance with their contributions. The tasks of the board of trustees are set out in the organisation rules.

Auditors

KPMG AG, Zurich

Expert for occupational benefit scheme

Helvetia Consulta, Pension Consulting Company Ltd, Basel

More information on Helvetia Prisma is available on the internet at

- ▶ www.helvetia.ch (under: Geschäftskunden/Berufliche Vorsorge/Sammelstiftungen/Helvetia Prisma).

So simple. Just ask us.

Helvetia Insurance

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