# BUILDING TODAY YOUR FUTURE, AFTER YOUR WORKING LIFE

It is with the purpose of meeting the specific needs of staff of international organizations that AMFIE created the Provident Savings Plan (PEP).



### WHAT IS AMFIE?

AMFIE is an Association managed by and for staff of international organizations

We offer our members banking and products at the most advantageous conditions

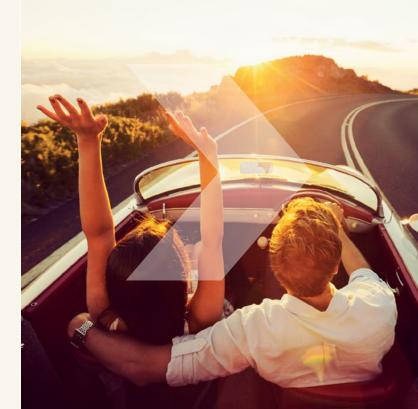
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## THE AMFIE'S PROVIDENT SAVINGS PLAN.

PREPARE YOUR FUTURE AT YOUR OWN PACE.



### CLEAR AND CONTOLLED INVESTMENT SOLUTIONS

AMFIE's Provident Savings Plan offers four investments solutions that can be combined.

If you want the tranquility of a minimum yield guaranteed, choose the guaranteed capital of the solution Baloise.

If you prefer to maximize the return on your capital while controlling the risks inherent to the volatility of the stock markets, one of our three investment will respond to your expectations.

		The capital guaranteed solution	The investments funds		
			BL Global Bond	BL Fund Selection 0-50	BL Fund Selection Equities
	Remuneration type	Investments in the financial market with a guaranteed minimum rate + variable rate.	Investments principally in bonds with fixed or variable interest rate.	Up to 50% investments in shares.	Minimum 75% investments in shares.
	Risk	0000000	••••	•••0000	•••••
		Annual return <sup>*</sup>			
	2015	1.75%	0.89%	2.16%	10.55%
	2014	2.25%	3.40%	6.73%	12.16%
	2013	2.75%	-1.06%	3.89%	13.26%

<sup>\*</sup> Past performances does not constitute a quaranty for future performance

### THE PEP, QUIETUDE AND FLEXIBILITY COMMITMENTS AT THE MOST FAVORABLE CONDITIONS.

#### WHY CHOOSE THE PEP?

- Freely decide the amount of your contributions to the plan and the age of your retirement
- Pay your contributions on a regular or occasional basis
- Manage your money with ease
- · Control the investment risk
- Take advantage of low administrative costs
- Schedule the payment of your benefits, as a lump sum, or on a monthly or quarterly basis
- Sign a contract governed by the Luxembourg legislation, and enjoy the benefit of payments and contributions exempt from any Luxembourg tax levy for anyone not residing in Luxembourg
- Have the ability to designate a second recipient

#### WHO IS ELIGIBLE TO THE PEP?

- 1. Any staff under contract from an international organization,
- 2. Who is a standing Member of AMFIE.

Note: US citizens, holders of a «Green card» or persons whose fiscal residence is in the United States, are not eligible under the plan.

### LOW MANAGEMENT FEES

With the AMFIE Provident Savings Plan, you benefit from the most favorable terms in the market: La Baloise will only charge a 1% entry fee on new contributions, and a 1% annual fee on the outstanding assets in the plan. AMFIE, for its part, will not charge you any additional cost.

### CHANGE YOUR PLANS ANY TIME

With our e-Benefits portal, you can easily change the terms of your plan and monitor the progress of your invested capital in a few clicks.

A change of career in the private sector or as a national public servant may also be covered by the Plan

