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 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.

CLEAR AND CONTROLLED 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.

<table>
<thead>
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<th>The capital guaranteed solution</th>
<th>The investments funds</th>
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<tr>
<td>BL Global Bond</td>
<td>Investments in the financial market with a guaranteed minimum rate</td>
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<tr>
<td>BL Fund Selection 0-50</td>
<td>Investments principally in bonds with fixed or variable interest rate</td>
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<td>BL Fund Selection Equities</td>
<td>Up to 50% investments in shares</td>
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<td>Minimum 75% investments in shares</td>
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Remuneration type:
- Investments in the financial market with a guaranteed minimum rate:
  - Variable rate

Risk:
- Lower:
- Medium:
- Higher:
- Maximum:

Annual return:
- 2015: 1.75% (BL Global Bond), 0.89% (BL Fund Selection 0-50), 2.16% (BL Fund Selection Equities), 10.55%
- 2014: 2.25% (BL Global Bond), 3.40% (BL Fund Selection 0-50), 6.73% (BL Fund Selection Equities), 12.16%
- 2013: 2.75% (BL Global Bond), -1.06% (BL Fund Selection 0-50), 3.89% (BL Fund Selection Equities), 13.26%

*Past performances does not constitute a guaranty for future performances.