

Bayer Pension Fund

Choice of the contribution scale

**If you have any questions, please contact your customer advisor:
+41 44 387 89 90 – pension.bayer@kessler.ch**

As a working insuree of Bayer Pensionskasse Schweiz, initially you will have the possibility to choose one of three contribution scales – upon joining, afterwards on the 1st of April of any calendar year:

- Scale Minimum. The contributions are 3% lower than for the Standard scale.
- Scale Standard
- Scale Maximum. The contributions are 3% higher than for the Standard scale.

The employer's contribution will be the same no matter which scale you choose.

On your first day of work, you will receive an email from Bayer asking you to log in to your myBenefits portal and select your pension fund savings plan **within 7 days**.

If you do not make a selection, the Standard scale will be used by default.

After joining, a change of the contribution scale can only take place on April, 1st of any calendar year.

In March, you will receive an email from Bayer asking you to check your current selection of your pension fund savings plan on your myBenefits portal. If you would like to make a change to your selected contribution scale, please complete your selection in myBenefits **by March, 31**.

In case of questions regarding myBenefits please contact HR via go/me@bayer.

Contributions

Age	Insuree's contribution in % of insured salary			Employer's contribution in % of insured salary
	Minimum	Standard	Maximum	
25-34	2.67%	5.67%	8.67%	11.33%
35-44	3.67%	6.67%	9.67%	13.33%
45-54	4.67%	7.67%	10.67%	15.33%
55-65	5.67%	8.67%	11.67%	17.33%