

Level of contributions

The insured persons and the Company pay the following annual contributions, expressed as percentages of the insured remuneration under the retirement plan, insured remuneration under the savings plan and insured remuneration under the risk plan:

Pension Fund Novartis 1

Age	Retirement plan		Risk plan		Savings plan	
	Employee	Employer	Employee	Employer	Employee	Employer
bis 24	-	-	0.50	1.00	-	-
25 - 29	4.25	8.50	0.60	1.20	-	-
30 - 34	4.90	9.80	0.60	1.20	-	-
35 - 39	5.55	11.10	0.60	1.20	-	-
40 - 44	6.20	12.40	0.60	1.20	1.75	1.75
45 - 49	7.50	15.00	0.60	1.20	1.75	1.75
50 - 54	8.15	16.30	0.60	1.20	1.75	1.75
55 - 59	8.80	17.60	0.60	1.20	1.75	1.75
60 - 65	9.45	18.90	0.60	1.20	1.75	1.75

Pension Fund Novartis 2

Age	Retirement plan		Risk plan	
	Employee	Employer	Employee	Employer
bis 24	-	-	0.4	0.8
25 - 29	3.50	7.00	0.4	0.8
30 - 34	4.00	8.00	0.4	0.8
35 - 39	4.50	9.00	0.4	0.8
40 - 44	5.00	10.00	0.4	0.8
45 - 49	6.25	12.50	0.4	0.8
50 - 54	6.75	13.50	0.4	0.8
55 - 59	7.25	14.50	0.4	0.8
60 - 65	7.75	15.50	0.4	0.8