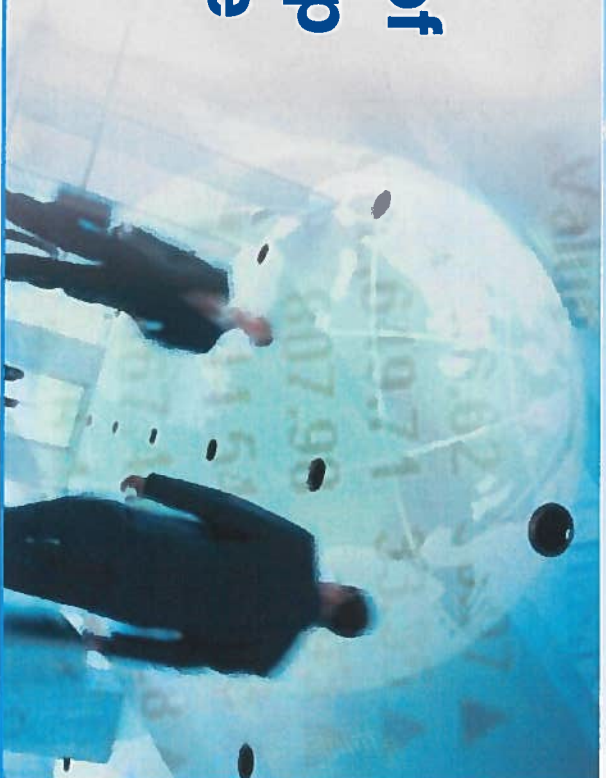


# **Presentation to Participants of the Salary Savings Plan set up by the European Patent Office**



Gerald Rink / Magnus Schmagold

Fidelity International

The Hague, 7<sup>th</sup> July 2009

# Agenda

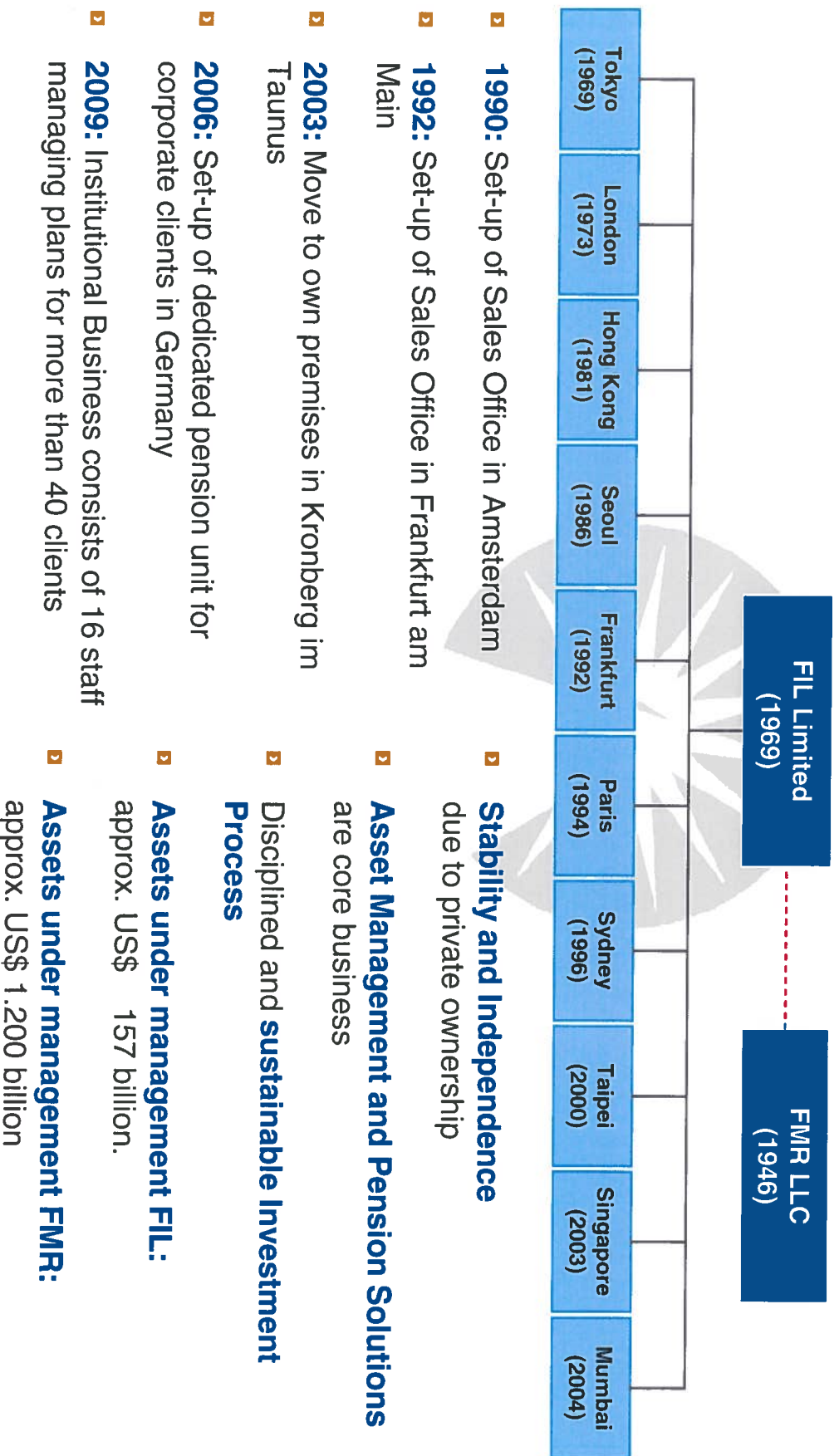
- 1 About Fidelity
- 2 Key Characteristics Salary Savings Plan (SSP)
- 3 Investment Solutions
- 4 Administration Portal
- 5 Communication to Participants
- 6 Summary

# Agenda

- 1 About Fidelity
- 2 Key Characteristics Salary Savings Plan (SSP)
- 3 Investment Solutions
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# Fidelity International – A global network



Source: Fidelity, FMR Corp., 31<sup>st</sup> December2008

## Fidelity – Investment expertise and Pension know-how



### More than 25 years of experience and more than 20% market share in the US\*

- ▶ Market leader for occupational pension plans (401k)
- ▶ 17,984 corporate clients with 14.2 million member accounts
- ▶ US\$ 91.1 billion assets under administration for plan members
- ▶ US\$ 442 billion assets invested into Fidelity Funds

### ... as well as international experience

- ▶ Established provider of defined contribution pension plans in the UK since 1994
- ▶ More than 10 years experience with pension plans in Japan
- ▶ Since 2000 one of the leading providers of pension plans in Hong Kong
- ▶ Successful launch of local retirement solutions in Germany and France (2006 and 2008 respectively)

Fidelity has been named by IG/BCE and BAVC as one of the three official providers for pre-retirement solutions in the chemical industry next to HPBS and R+V.



Source: Fidelity as at 31<sup>st</sup> December 2007. \*Provider in the US is FMR Corp., an affiliated company of Fidelity International

# Agenda

- 1 About Fidelity
- 2 **Key Characteristics Salary Savings Plan (SSP)**
- 3 Investment Solutions
- 4 Administration Portal
- 5 Communication to Participants
- 6 Summary

## Key characteristics of the Salary Savings Plan

- ▶ **Eligibility:** Currently, all staff starting on or after 1<sup>st</sup> January 2009 with EPO
- ▶ **Contributions:** Split between participant (1/3) and employer (2/3)
- ▶ **Investments:** Three investment strategies available to participants
- ▶ **Flexibility:** Opportunity to adapt investment choice once per calendar year
- ▶ **Access:** Via online portal and dedicated personal login credentials
- ▶ **Supervision:** Plan monitored by supervisory committee consisting of staff and management representatives



# Agenda

- 1 About Fidelity
- 2 Key Characteristics Salary Savings Plan (SSP)
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## Glossary I

- ▶ What is an Investment Fund?

An Investment Fund is a portfolio of assets such as bonds or shares.

- ▶ Who is the legal owner of the Funds in the case of the SSP?

The employees decide in which investment fund they would like to be invested in, however they are not yet the legal owner of the funds. The Office (EPO) orders the funds and remains the legal owner until the Office transfers the money to the staff, usually at retirement.

- ▶ What does an employee have to do within the SSP?

The employee may choose the strategy which is best suitable for him. Once he has chosen the preferred strategy, no further action is required.



## Glossary II



### ▣ What is Equity?

An alternative term for shares. A share is a unit of ownership in a company or investment fund. The American term is stocks.

### ▣ What are Bonds?

A security issued by a company or a government. During the life of the bond, the bondholder receives regular interest payments based on the coupon rate. On maturity the loan is repaid.

### ▣ What is considered as Cash?

Cash presents the lowest level of expected return but ensures liquidity and a high degree of safety of the original investment. When investing in Cash the Fund Manager invests in short term money market securities.

# Investment strategies for the salary savings plan



## 1. Life-Cycle Funds

- 7 funds with a pre-defined target date ranging from 2010 to 2040 in 5-year intervals.
- The FF Target funds are matched with the retirement age of the participant and change their composition from mainly equities to a cash-near portfolio towards their target date.

## 2. Conservative multi-asset investment strategy

- A conservative portfolio consisting of maximum 20% equities with the remainder being invested in bonds and cash.
- The fund makes use of Fidelity products as well as funds from other providers.

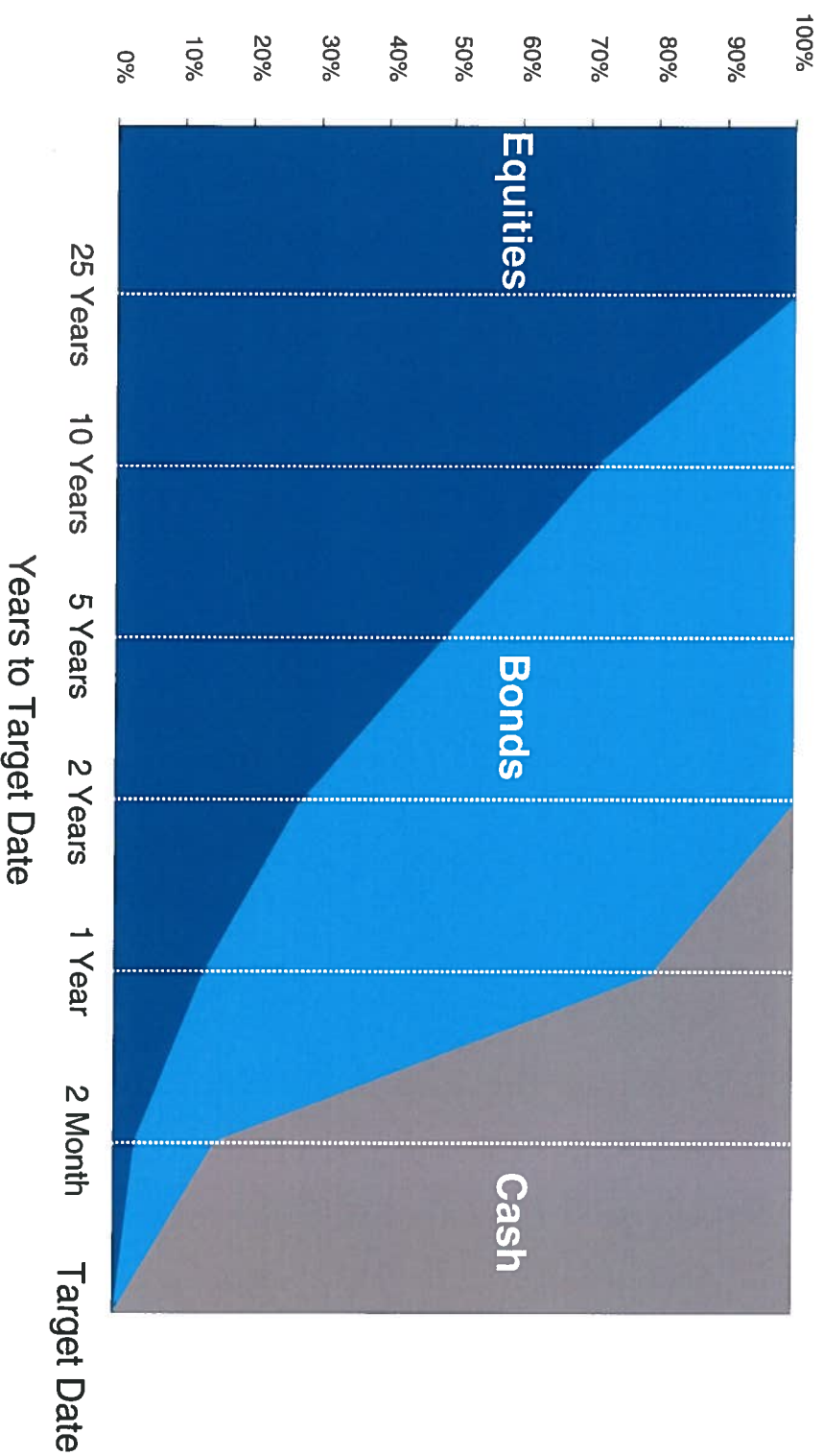
## 3. Euro Cash Fund

- The FF Euro Cash Fund is a low-risk option well-suited for shorter periods of investment.
- The fund predominantly invests in Euro-denominated titles of high-quality issuers.

# 1. Strategy: Investment concept of the FF Target Euro Funds



**Fidelity Target Euro Funds are life-cycle funds which move through very distinct asset allocation phases**

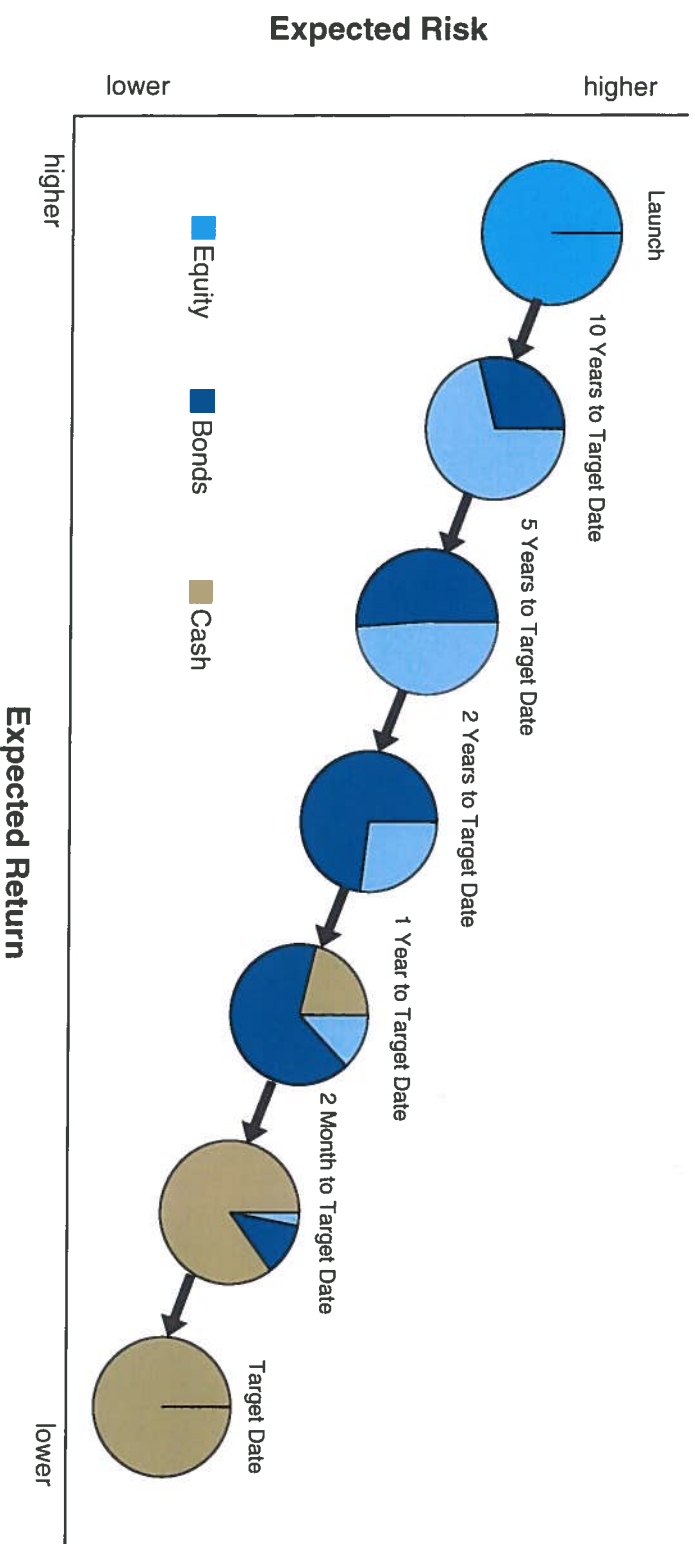


Source: Fidelity International. Only for illustration.

# 1. Strategy: Dynamic Asset Migration

▢ The evolution of the investment choice starts with a pure equity portfolio and over time a roll-down changes the portfolio into a more and more conservative mix of equities, bonds and finally cash.

▢ Example below of the current roll-down:



# 1. Strategy: Age based allocation of plan members

| Allocation of target funds to retirement age |                     |
|----------------------------------------------|---------------------|
| Pensionable age 2009 - 2014                  | FF Target Fund 2010 |
| Pensionable age 2015 - 2019                  | FF Target Fund 2015 |
| Pensionable age 2020 - 2024                  | FF Target Fund 2020 |
| Pensionable age 2025 - 2029                  | FF Target Fund 2025 |
| Pensionable age 2030 - 2034                  | FF Target Fund 2030 |
| Pensionable age 2035 - 2039                  | FF Target Fund 2035 |
| Pensionable age 2040 - ...                   | FF Target Fund 2040 |

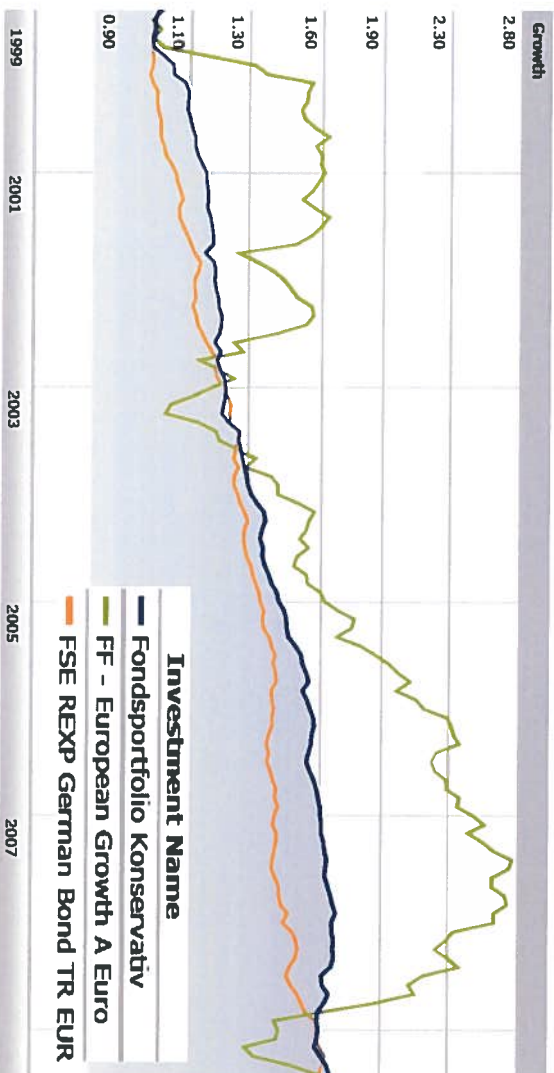


Source: Fidelity International, 2008

## 2. Strategy: Conservative multi-asset Investment Asset Allocation and Performance

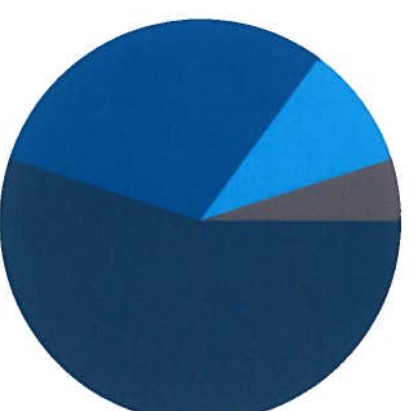
### Key figures

|                   |        |
|-------------------|--------|
| Expected Return   | 5,2%   |
| Risk (volatility) | 3,5%   |
| CVaR (12M, 95%)   | - 0,5% |



| Portfolio           | YTD  | 2008  | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | 1999 |
|---------------------|------|-------|------|------|------|------|------|------|------|------|------|
| Reference portfolio | 3.00 | -3.57 | 3.35 | 3.19 | 9.37 | 8.29 | 7.52 | 3.35 | 2.51 | 9.88 | 7.30 |

- European Bonds (55%)
- Euro Cash (30%)
- Global Equities (10%)
- European Equities (5%)



Source: Morningstar, 30.06.2009

Benchmark portfolio: Return assumption based on FSE Rexp German Bond (80%) and Fidelity European Growth Fund (20%) since 31.12.1998.

\*Performance since 01.11.1990 (Launch of Fidelity European Growth Fund: 01.10.1990).



## 2. Strategy: Conservative multi-asset Investment

- Fund-of-Fund structure: The Multi-asset fund invests in different actively and passively managed funds
- Transparent risk: The investment target is to achieve a return above the average return of government bonds with a conservative risk budget and max. 20% equities
- Medium-term investment Opportunity with a constant risk profile

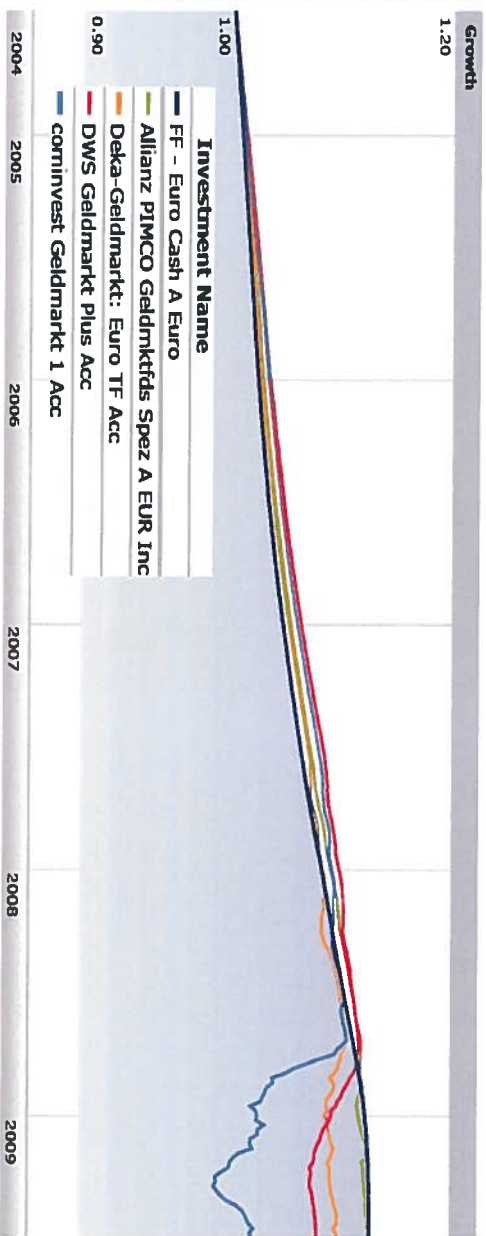




### 3. Strategy: Fidelity Euro Cash Fund

#### FF – Euro Cash Fund

|              |                              |
|--------------|------------------------------|
| Fund Manager | Tim Foster                   |
| Launch date  | 20.09.1993                   |
| Currency     | EURO                         |
| ISIN Code    | LU0064964074                 |
| Fund Assets  | EUR 758 Mio.                 |
| Rating       | Morningstar Ratings™<br>★★★★ |



| Cash fund comparison               | 1 Year | Perf. 3 Years (ann.) | Perf. 5 Years (ann.) | Morningstar Rating |
|------------------------------------|--------|----------------------|----------------------|--------------------|
| FF - Euro Cash A Euro              | 2.23   | 2.90                 | 2.33                 | ****               |
| Allianz PIMCO Geldmarktkfonds Spez | 1.50   | 2.71                 | 2.32                 | ****               |
| Deka-Geldmarkt: Euro TF Acc        | -0.17  | 1.84                 | 1.78                 | **                 |
| DWS Geldmarkt Plus Acc             | -2.89  | 0.99                 | 1.44                 | **                 |
| cominvest Geldmarkt 1 Acc          | -7.23  | -0.74                | 0.35                 | *                  |

Source: Morningstar, 30.06.2009.

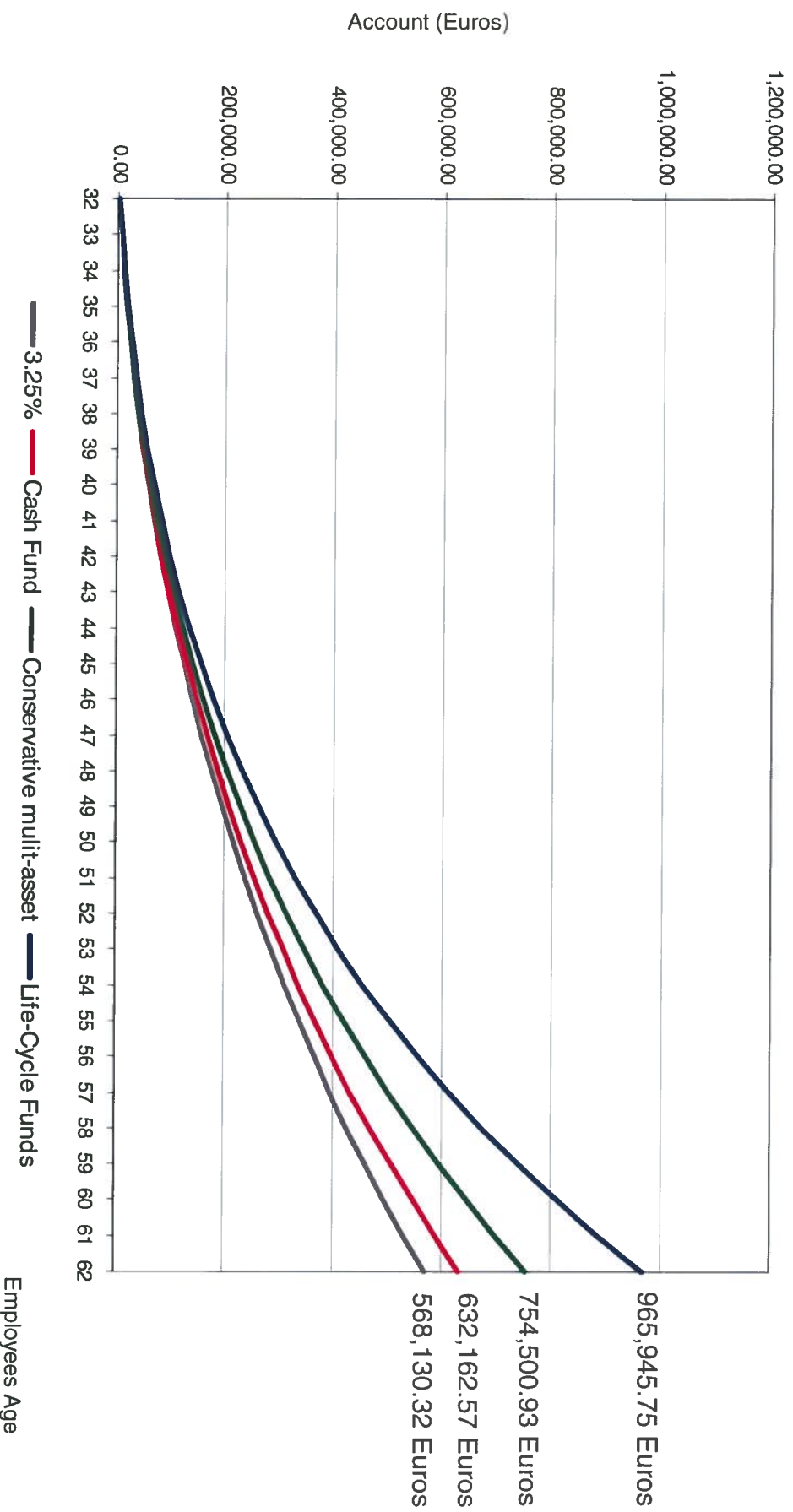
# Investment options: Summary

|                                  | Expected Return | Expected Volatility | Investment Horizon |
|----------------------------------|-----------------|---------------------|--------------------|
| <b>1. Life-Cycle Funds</b>       | 6.8%            | *                   | Long Term          |
| <b>2. Multi-asset Investment</b> | 5.2%            | 3.5%                | Medium Term        |
| <b>3. Cash Fund</b>              | 4.0%            | 0.3%                | Short Term         |

\* The expected volatility is adapting to the roll-down of the funds. Volatility varies between 17% p.a. (30 years to Target Date) and 11.8% p.a. (10 years to Target Date) and finally 2.9% p.a. (1 year to Target Date).

# Scenario – Employee 1

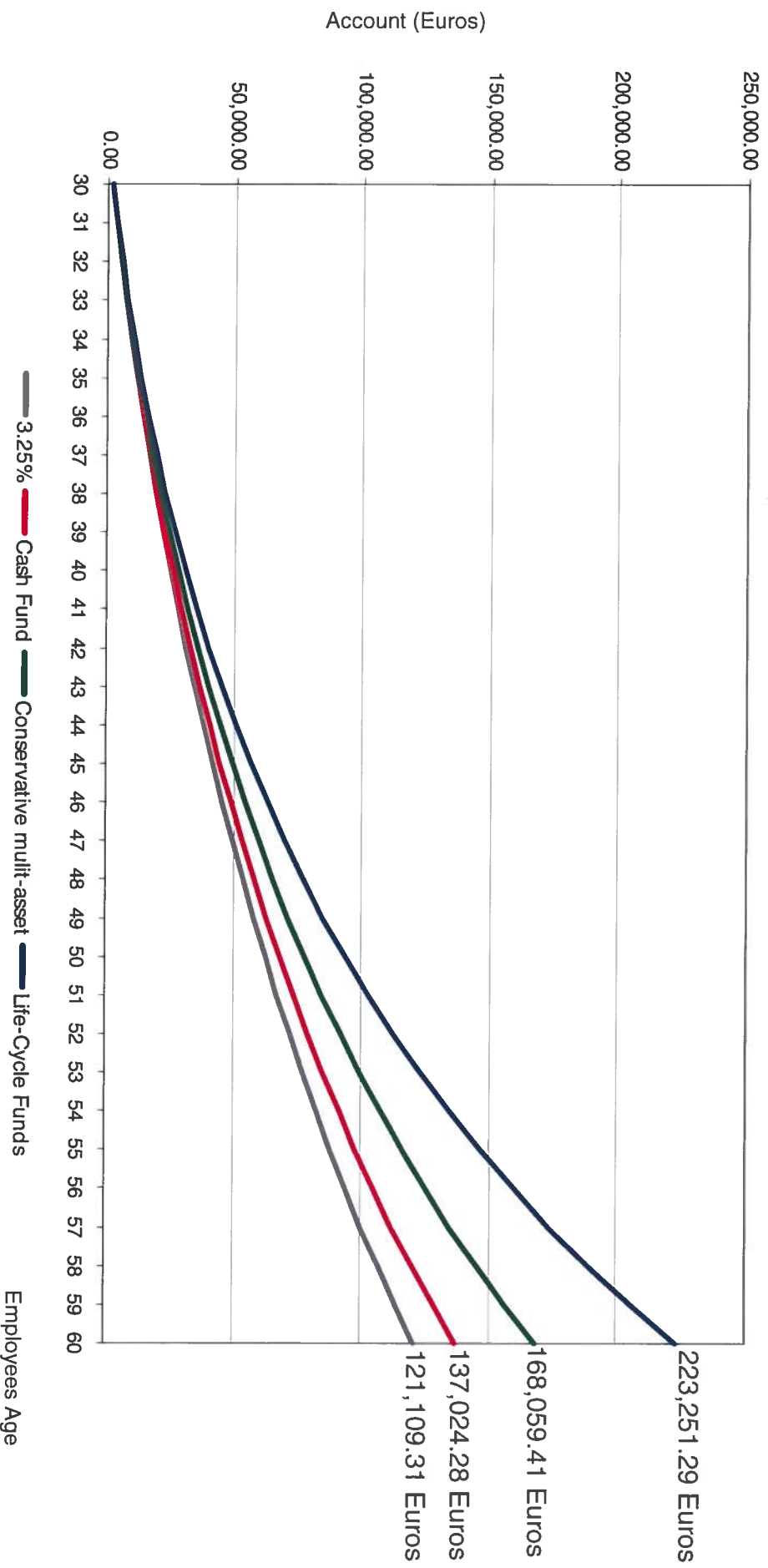
Employee, Starting Grade: A2, Starting Age: 32, retirement Age: 62



Employees Age

## Scenario – Employee 2

- Employee, Starting Grade: B2, Starting Age: 30, retirement Age: 60



## Changing the personal investment option



### ▢ When joining the plan

- ▢ For the first six months of joining the plan, all new members are allocated the respective life cycle fund which best matches their retirement age.

### ▢ After 6 months

- ▢ Prior to reaching the end of the first 6 months, members will receive an email that they can change their investments into any one of the 3 investment strategies offered.
- ▢ Once a change has been made, a confirmation email will follow
- ▢ If no change is being made, all future investments will continue to be invested into the life cycle fund

### ▢ Annual switching option

- ▢ Every 12 months after an investment change has been initiated, the member will be able to review the investment option again.
- ▢ All changes are made via the online portal
- ▢ No Charge

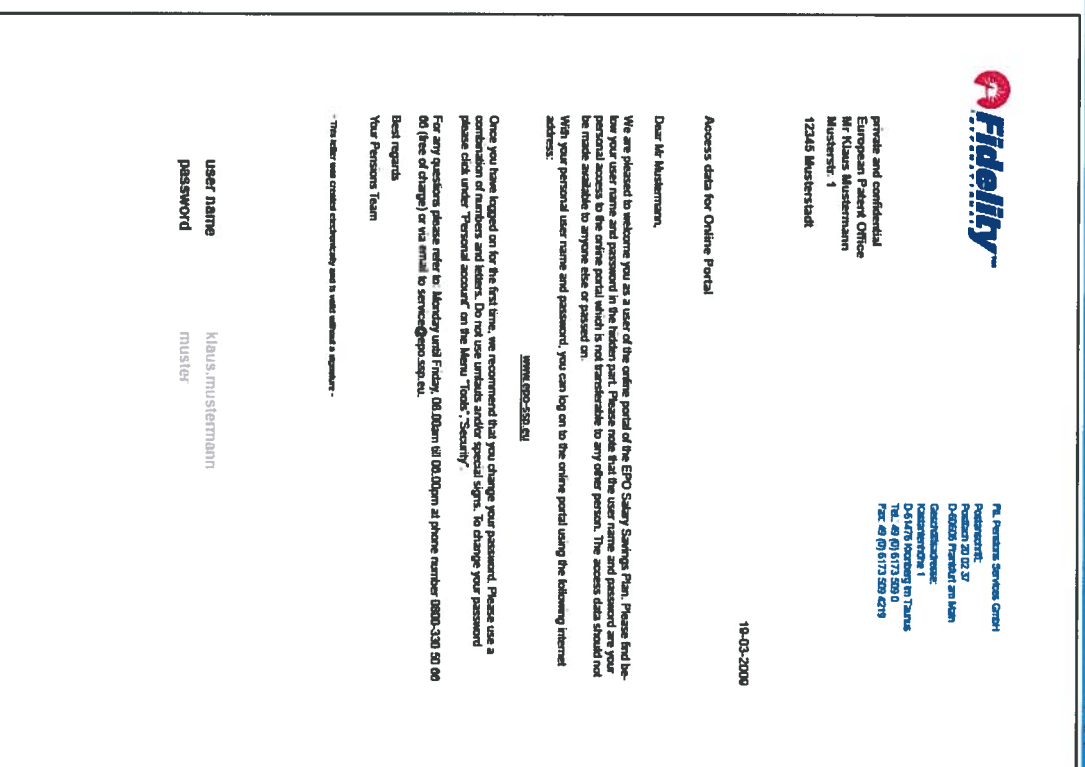
# Agenda

- 1 About Fidelity
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- 4 Administration Portal
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# Enrolment of new members

- ▶ New member joins EPO and automatically the SSP
- ▶ Core member data is transmitted by EPO via FTP Server to Fidelity
- ▶ Fidelity sets up account and creates welcome letter (see on right)
- ▶ Letter is sent to member at EPO
- ▶ Member logs into online portal to receive access to plan information



**Fidelity™**

**Private and confidential**  
European Patent Office  
Mr Klaus Mustermann  
Musterstr. 1  
12345 Musterstadt

PL Personal Services Center  
Postfach 20 02 37  
D-06083 Frankfurt am Main  
Servicecenter  
Musterstr. 1  
D-41476 Neerpin, D1 Texas  
Tel. 49 (0) 6173 599 0  
Fax 49 (0) 6173 599 4719

19-03-2008

Access data for Online Portal

Dear Mr Mustermann,

We are pleased to welcome you as a user of the online portal of the EPO Salary Savings Plan. Please find below your user name and password in the hidden part. Please note that the user name and password are your personal access to the online portal which is not transferable to any other person. The access data should not be made available to anyone else or passed on.

With your personal user name and password, you can log on to the online portal using the following Internet address:

[www.epo-ssp.eu](http://www.epo-ssp.eu)

Once you have logged on for the first time, we recommend that you change your password. Please use a combination of numbers and letters. Do not use umlauts and/or special signs. To change your password please click under "Personal account" on the Menu "Tools", "Security".

For any questions please refer to Musterstr. 01 010pm @ 09.00pm at phone number 0800-330 50 00 (free of charge) or via email to [service@epo-ssp.eu](mailto:service@epo-ssp.eu).

Best regards  
Your Personal Team

- This letter was created electronically and is not signed a signature -

|                  |                  |
|------------------|------------------|
| <b>user name</b> | Klaus.Mustermann |
| <b>password</b>  | mu1ter           |



# Online Portal – Login Screen

**Gehaltsparplan GSP**  
**Salary savings plan SSP**  
**Plan d'épargne salariale PES**

**Welcome to the Salary Savings Plan of the European Patent Office**

**Restricted access**  
The page you requested is available only to plan participants.

**LOGIN**

**USERNAME**

**PASSWORD**

**Technical requirements:**  
We recommend a PC meeting the following specifications:

- Screen resolution of at least 1024 x 768.
- Operating system: Windows, starting from version XP.
- Browser: We recommend Internet Explorer, starting from version 5.5, or Mozilla Firefox, starting from version 2.0. Please be aware of Internet Explorer's security settings, which are needed to access the SSP. You may need to adjust the browser's security settings to allow session cookies and that to be enabled for JavaScript and SSL communication.
- Connection: We recommend an ISDN line or DSL solution if you use the application intensively.
- Adobe Acrobat Reader is needed to print documents. Download the software for free under [www.adobe.com](http://www.adobe.com).

Forgot your password? Send an E-mail: Service hotline 0800-330 30 66 (Mo-Fr, 08:00 a.m. - 18:00 p.m.).



# Online Portal – Home page at first entry

EP Enterprise - Microsoft Internet Explorer

Home Beurteilen Anrede Bewerten Eigenschaften Plan information Individual account Individual account Plan information Individual account Change language Logout

## Gehaltssparplan GSP

### Salary savings plan SSP

#### Plan d'épargne salariale PES

**Welcome to the Salary Savings Plan!**

Set up your start page according to your preferences through "drag and drop"!

**It is quite simple:**

- Move the mouse cursor over the applications in the left column.
- Click and hold the left mouse button.
- Drag the application into the middle area, and
- Release the mouse button.

Open an application by clicking on the image or the name in the title bar.

**The next time you login... you will see the start page exactly as you have configured it.**

**Information**

Your online portal offers you all the information and associations that you need for your daily operations. The online telephone can be opened with a single click on the respective button. With the authentication process on entering the portal you are automatically logged on to all applications.

**Contact**

You can reach us Monday to Friday between 8am and 5pm via phone on +49 (0) 800 330 50 88 68 (free of charge) or 24/7 via email at [service@fidelity.com](mailto:service@fidelity.com). Service Line is not available at presser from the Hague and Vienna office, please send an email and we will call you back!

**International Phone Line will be added soon**

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# Online Portal – Home page tailored by user

LP Enterprise - Microsoft Internet Explorer

Datei Gearbeiten Ansicht Erweiteren Extras 1

Home Plan information Individual account Change language Logout

**Gehaltssparplan GSP**  
**Salary savings plan SSP**  
**Plan d'épargne salariale PES**

**More Applications**  
Drop boxes here

**Plan information**  
Rules, brochure and general information

**Individual account**  
View your individual salary savings account

**Information**  
Our online portal offers you all the information and applications that you need for your easy access. The required software can be opened with a single click on the responsive button. With the subscription process on entering the portal you are automatically logged on to all applications.

**Contact**  
You can reach us Monday to Friday between 8am and 6pm via phone on +49 (0) 800 330 50 88 88 (toll free) or +49 (0) 800 330 50 88 88 (toll free) or 24/7 via email at [ServiceLinks@fidelity.com](mailto:ServiceLinks@fidelity.com). Service Links and the Fidelity logo are trademarks of Fidelity Investments. If you are present from The Hague and Vienna office, please send an email and we will call you back.

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# Online Portal – Plan information

The screenshot shows a web browser window titled "LP Enterprise - Microsoft Internet Explorer". The address bar contains "http://www.fidelity.com/planinfo/". The page content includes a navigation menu with tabs: "Home", "Plan information", "Individual account", "Change language", and "Logout". Below the menu, the main heading reads "Gehaltssparplan GSP Salary savings plan SSP Plan d'épargne salariale PES".

## Online portal for the SSP : information page

Welcome to the online portal dedicated to participants in the European Patent Office's salary savings plan (SSP) for employees taking up their duties on or after 1 January 2008.

## Key characteristics of the SSP

It allows each employee to accumulate an individual salary savings account by means of monthly contributions to the plan. One third of the contribution is deducted from salary, the rest is paid by the Office. This account is designed to grow through long-term investment of the contributions.

[more](#)

## A brief tour of the online portal

This online portal is the primary point of information about the GSP. With its unique user name and password, it provides secure access for each participant to view the current value of his/her portfolio. This access is available 24/7 and works from the office as well as from home.

[more](#)

## Important documents

The following set of documents provides the regulatory background to the salary savings plan.

- Art. 54 & 65 (3) Savings
- Implementing rule to Art. 65 (3)
- Directive on the in-house supervisory committee
- Circular No. 313 on contribution rate
- Fidelity Prospectus
- FAQ

## Where to get further information

A dedicated service line has been implemented for participants to obtain further information on investment strategies, plan design, or simply on the use of the portal including password-related questions. Participants can call the toll free number 0800 330 50 66 66 to speak to a representative of the Fidelity service team. The line is open Mondays to Fridays between 8 am and 8 pm and offers all three languages after an initial greeting in English. Alternatively, e-mails can be sent to [service@epd-ssp.eu](mailto:service@epd-ssp.eu)

**Disclaimer**  
You can reach us Monday to Friday between 8am and 8pm via the toll free number 0800 330 50 66 66 (tolls of choice) or 24/7 via email at [service@epd-ssp.eu](mailto:service@epd-ssp.eu). Service Line is not available at present from The Hague and Venice offices, please send an email and we will call you back.

# Online Portal – Plan information continued

LP Enterprises - Microsoft Internet Explorer

Datei Gehehen Ansicht Favoriten Extras ?

Home Plan information Individual account Change language Logout

**Gehaltssparplan GSP**  
**Salary savings plan SSP**  
*Plan d'épargne salariale PES*

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In this respect, the EPO gives the employee a choice of three investment strategies through a range of investment funds suitable to support the SSP's long-term goals, based on their composition and investment objective.

After an initial period of six months and thereafter every twelve months, participants can change the investment strategy for their future contributions as well as for existing account balances. On termination of service, the employee is entitled to payment of the capital built up under the plan.

**1933**

**A brief tour of the online portal**

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Once a year, the portal also offers the possibility to adjust the investment strategy. For each available fund, there are fact sheets available. To access the fact sheet, go to the section "individual account" and click on "investment choice". For each investment strategy, the available funds are listed, and by clicking on the relevant fund you will have access to the respective fund fact sheet.

The portal is set up in the three official languages of the Office (German, English and French. Initially, the portal will show the language provided by the Office, however, participants are free to change the language by using the relevant button and adapt it to their preference.

To help participants with their financial planning in relation to the SSP, a calculation tool will be made available within the portal. This tool will be made available in the next couple of months, and a dedicated communication via email will follow.

**1933**

**Important documents**

The following set of documents provides the regulatory background to the salary savings plan.

**Contact**

You can reach us Monday to Friday between 09am and 5pm  
+49 (0) 900 330 50 65 66  
(free of charge) or 24/7 via  
email at [service@epo-ssp.eu](mailto:service@epo-ssp.eu).  
Service Line is not available at present from The Hague and Vienna offices, please send an email and we will call you back.

# Online Portal – Language option



## Online portal for the SSP: information page

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### Key characteristics of the SSP

It allows each employee to accumulate an individual salary savings account by means of monthly contributions to the plan. One third of the contribution is deducted from the employee's pay. This account is designed to grow through long-term investment on behalf of the employee.

In this respect, the EPO gives the employee a choice of three investment strategies through a range of investment funds suitable to support the SSP's long-term objectives.

After an initial period of six months, and thereafter every strategy for their future contribution as well as for each employee is entitled to payment of the capital built up to date.

[less](#)

### A brief tour of the online portal

This online portal is the primary point of information about the SSP. It provides secure access for each participant to view the current value of his/her portfolio. This access is available 24/7 and works from the office as well as from home.

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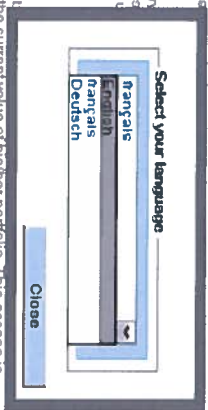
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[less](#)

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 You can reach us Monday to Friday between 9am and 6pm via phone in  
 +49 (0) 800 330 50 66 SS (free of charge) or 24/7 via email at [service@epo-esp.eu](mailto:service@epo-esp.eu). Service Line is not available at Vienna offices, please send an email (at least) via [web@epo-esp.eu](mailto:web@epo-esp.eu).



# Online Portal – Change of password

Home Company Structure Tools

Company Unit Search

**Change password**

Please enter your old password in the first field and your new password in the second and third field.

Enter current password

Enter new password

Confirm new password

Save Cancel

Customer Login  
Impersonation  
Authenticated as  
Full Impersonation

- Rules for password:
- Min. 8 characters with min. 2 letters or numbers
  - No special characters (such as \$€@!)

# Online Portal – Personal Data



Home    Login

Personal Data  
Address Data  
Investment choice  
Balances

Personal Data  
Personal details

|               |                |
|---------------|----------------|
| Surname*      |                |
| First Name    |                |
| Gender        | Male           |
| Date of Birth | 13 August 1980 |

Customer Login

|                   |  |
|-------------------|--|
| Impersonation     |  |
| Authenticated as  |  |
| Get Impersonation |  |

# Online Portal – Address Data

Home    Login

Personal Data  
Address Data  
Investment choice  
Balances

| Address Data                   |               |
|--------------------------------|---------------|
| Salutation                     | Dear Mr       |
| Additional Address Information | Rijswijk Main |
| City or Town                   | The Hague     |

Customer Login

Impersonation  
Authenticated as  
Gael.Impersonation





# Online Portal – Asset Overview

Home    Funds

Personal Data  
Address Data  
Investment choice  
Balances

**My financial overview**

|                               | My investments | Contributions   |              | Payout |                 | My balance |        |
|-------------------------------|----------------|-----------------|--------------|--------|-----------------|------------|--------|
|                               |                | In EUR          | In EUR       | In EUR | In EUR          | In EUR     | In EUR |
| <u>Office Contribution</u>    |                | 686.25          | 51.10        |        | 737.35          |            |        |
| <u>Employee Contribution</u>  |                | 343.15          | 25.39        |        | 368.54          |            |        |
| <u>Voluntary Contribution</u> |                | 0.00            | 0.00         |        | 0.00            |            |        |
| <b>Total balance</b>          |                | <b>1,029.40</b> | <b>76.49</b> |        | <b>1,105.89</b> |            |        |

Customer Login  
Impersonation  
Authenticated as  
Graf Impersonation

A click on the underlined text provides further details

# Online Portal – Office contributions



Home
Tools

---

Personal Data

Address Data

Investment choice

Balances

**My account – Office Contribution**

Overview individual investments

| Funds                                   | Total units | Price  | Currency | Purchase date | Value in EUR  |
|-----------------------------------------|-------------|--------|----------|---------------|---------------|
| FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 42.56       | 14.100 | EUR      | 26-Jun-2009   | 600.10        |
| Value of invested units                 |             |        |          |               | 600.10        |
| Transactions pending confirmation       |             |        |          |               | 137.25        |
| <b>Total amount</b>                     |             |        |          |               | <b>737.35</b> |

**My transactions**

of 01/02/2009 until 29/06/2009 All

Refresh

| Date of transaction                          | Purchases / Fund descriptions | Funds                                     | Date of Purchase | Shares | Price in EUR | Amount in EUR |
|----------------------------------------------|-------------------------------|-------------------------------------------|------------------|--------|--------------|---------------|
| <b>Your Total Payments Until 01-Feb-2009</b> |                               |                                           |                  |        |              |               |
| 01-Feb-2009                                  | Impayment                     | ↓ FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 26-Feb-2009      | 11.39  | 12.050       | 137.25        |
| 01-Mar-2009                                  | Impayment                     | ↓ FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 26-Mar-2009      | 11.20  | 12.250       | 137.25        |
| 01-Apr-2009                                  | Impayment                     | ↓ FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 26-Apr-2009      | 10.33  | 13.280       | 137.25        |
| 01-May-2009                                  | Impayment                     | ↓ FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 26-May-2009      | 9.64   | 14.230       | 137.25        |
| 01-Jun-2009                                  | Impayment                     | ↓ FIDELITY-TARGET TM 2040 (EURO) FUND ACC |                  | -      | -            | 137.25        |
| <b>Your Total Payments Until 29-Jun-2009</b> |                               |                                           |                  |        |              | <b>686.25</b> |

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Customer Login

Importation

Authenticated as

Out Importation

# Online Portal – Employee contributions



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Address Data  
Investment choice:  
Balances

Customer Login

Impersonation  
Authenticated as  
GdL Impersonation

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**My account – Employee Contribution**

**Overview Individual Investments**

| Funds                                   | Total units | Price  | Currency | Price date  | Value in EUR  |
|-----------------------------------------|-------------|--------|----------|-------------|---------------|
| FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 21.27       | 14.100 | EUR      | 26-Jun-2009 | 299.91        |
| Value of invested units                 |             |        |          |             | 299.91        |
| Transactions pending confirmation       |             |        |          |             | 88.63         |
| <b>Total amount</b>                     |             |        |          |             | <b>368.54</b> |

**My transactions**

of 01/02/2009 until 29/06/2009 All

Refresh

| Date of transaction                          | Purchases / Redemptions | Funds                                   | Date of Purchase | Shares | Price in EUR | Amount in EUR |
|----------------------------------------------|-------------------------|-----------------------------------------|------------------|--------|--------------|---------------|
| <b>Your Total Payments Until 01-Feb-2009</b> |                         |                                         |                  |        |              |               |
| 01-Feb-2009                                  | Impayment               | FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 26-Feb-2009      | 5.69   | 12.050       | 68.63         |
| 01-Mar-2009                                  | Impayment               | FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 26-Mar-2009      | 5.60   | 12.250       | 68.63         |
| 01-Apr-2009                                  | Impayment               | FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 28-Apr-2009      | 5.16   | 13.280       | 68.63         |
| 01-May-2009                                  | Impayment               | FIDELITY-TARGET TM 2040 (EURO) FUND ACC | 26-May-2009      | 4.82   | 14.230       | 68.63         |
| 01-Jun-2009                                  | Impayment               | FIDELITY-TARGET TM 2040 (EURO) FUND ACC |                  | -      | -            | 68.63         |
| <b>Your Total Payments Until 29-Jun-2009</b> |                         |                                         |                  |        |              | <b>343.15</b> |

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# Online Portal – Investment Choice

Home Tools

Personal Data  
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### My investment strategy

| Strategy   | Fund                                       | Percent |
|------------|--------------------------------------------|---------|
| Strategy 1 | ↓ Fidelity Target TM 2040 Euro Fund Acc    | 100     |
| Strategy 2 | ↓ Fidelity Demografiefonds Konservativ Acc | 0       |
| Strategy 3 | ↓ Fidelity Funds Euro Cash Acc             | 0       |

[Edit](#)

Customer Login  
Information  
Authenticated as: Gold Investment

- **Strategy 1:** All 7 life-cycle funds are available, not only the one originally allocated by the Office
- **Fund information:** Icons in front of fund name provide access to fund fact sheets
- **Percent:** Only one fund can be chosen for 100% of all contributions, not split of investments possible

# Agenda

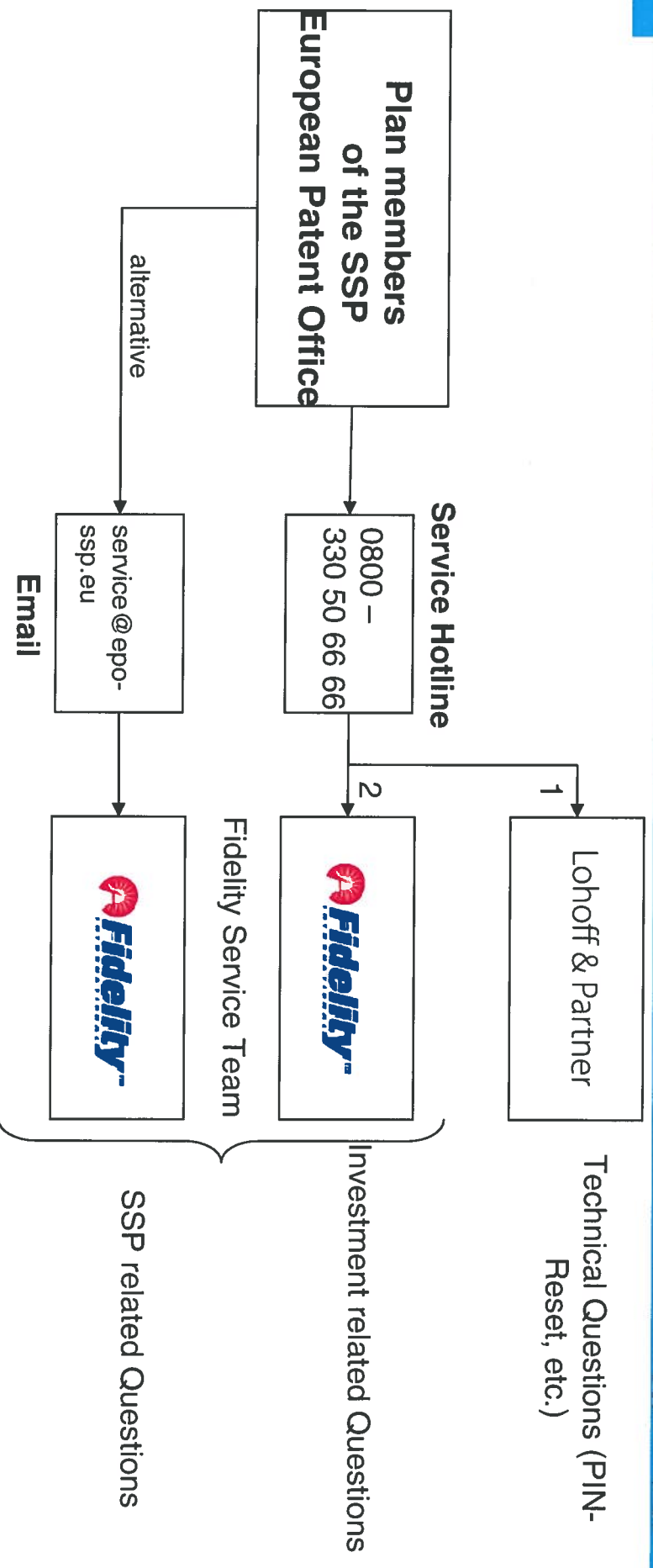
- 1 About Fidelity
- 2 Key Characteristics Salary Savings Plan (SSP)
- 3 Investment Solutions
- 4 Administration Portal
- 5 **Communication to Participants**
- 6 Summary

## Information on the Salary Savings Plan

- ▶ **Plan Brochure:** All new employees will receive a plan booklet for the SSP
- ▶ **Online Portal:** Personalised access for each member to his/her account
- ▶ **Email support:** For questions on the SSP and the investment strategies
- ▶ **Service hotline:** Phone support in three languages on plan-related questions
- ▶ **FAQ + Glossary:** List of most common questions available via the portal
- ▶ **Email reminder:** Notifications sent to plan members to highlight actions and to confirm changes



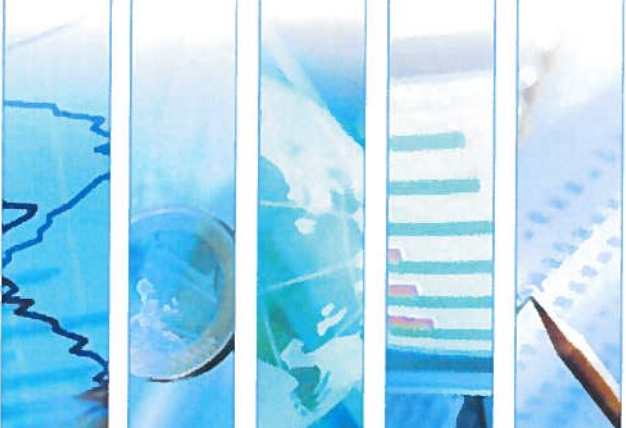
## Getting in touch with Fidelity



- ▶ Set up of a dedicated service hotline for plan members, re-routing of technical questions to Lohoff & Partner (separate Team for Fidelity-Clients)
- ▶ Set up of a special e-mail address for e-mail communication
- ▶ Personal questions to be addressed to the Human Resource department at EPO

# Agenda

- 1 About Fidelity
- 2 Key Characteristics Salary Savings Plan (SSP)
- 3 Investment Solutions
- 4 Administration Portal
- 5 Communication to Participants
- 6 Summary





## Key Benefits of the Plan

- ▶ **Attractive:** 2/3 of contributions paid by the Office
- ▶ **Flexible:** Investment choice can be changed after 6 months and once a calendar year thereafter
- ▶ **Cost effective:** All administration and fund costs are borne by the Office
- ▶ **Transparent:** Online portal allows 24/7 access to the plan via the internet – from work as well as from home



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