

A walk through Your Benefit, HOW ARE YOUR SAVINGS SET UP FOR YOUR RETIREMENT?

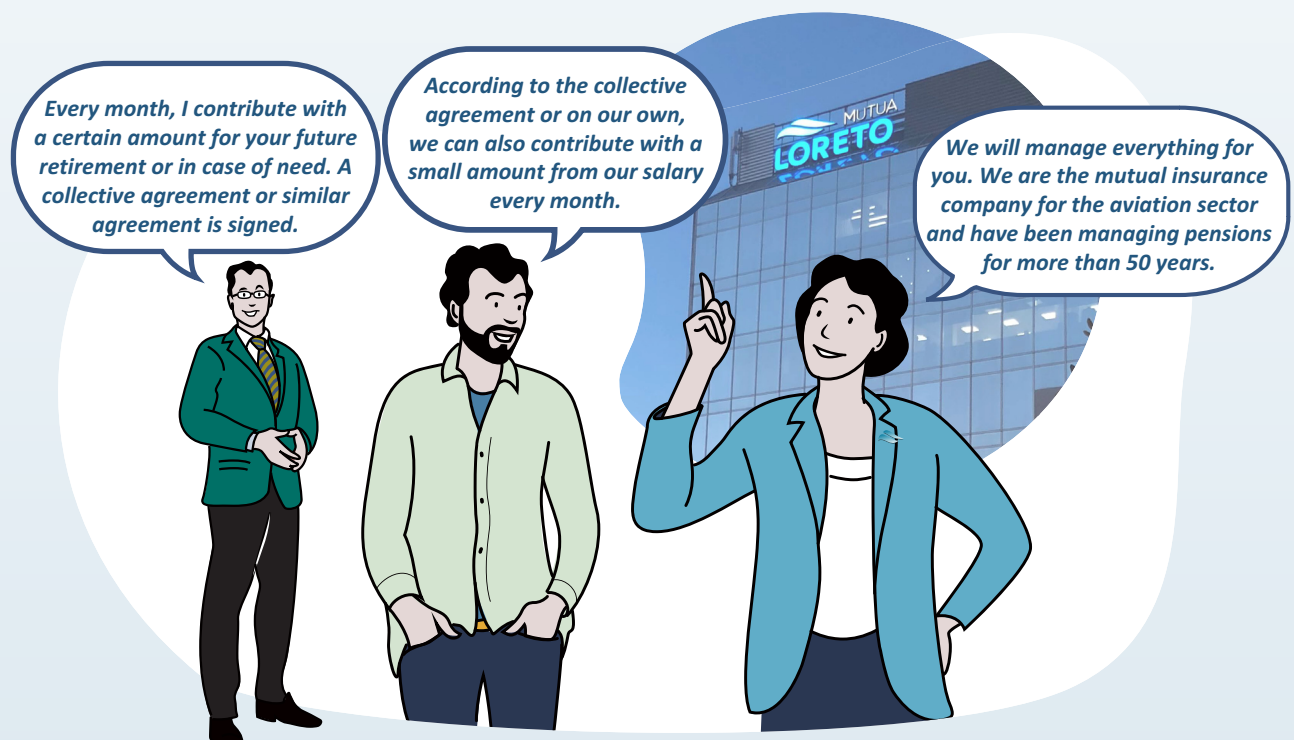


Your savings are set up with company and individual contributions to the Mutual Society

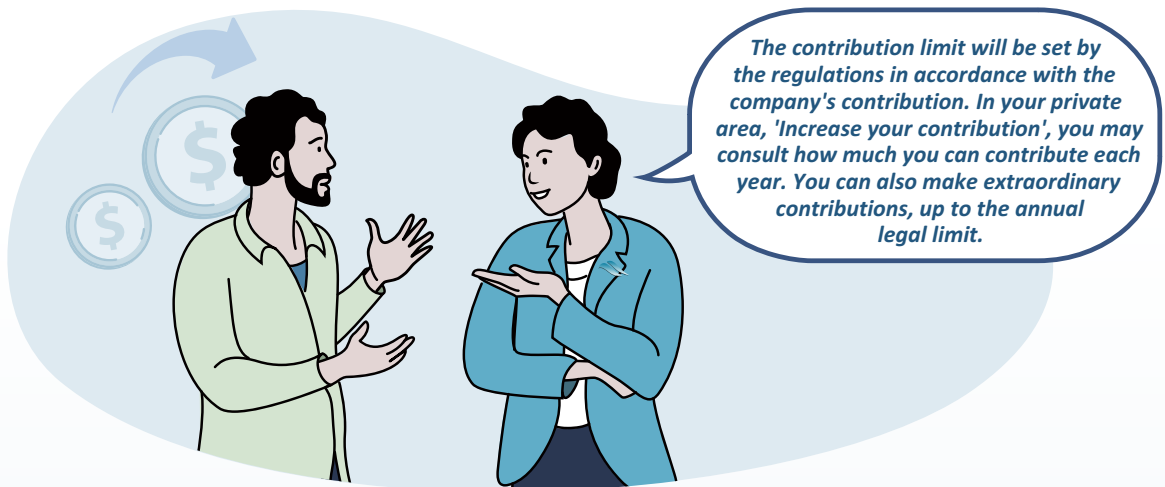
The company wants its workers to be able to face their future with more peace of mind, supplementing their public pension. This way the company will also retain talent.

Workers build up their savings for their retirement, or for unforeseen contingencies (disability, death, unemployment), in addition to obtaining a tax benefit while they are working.

Where do my savings come from? Who provides them?



Can I make any contribution I want?



How is my contributed capital calculated?



Which is the tax benefit?



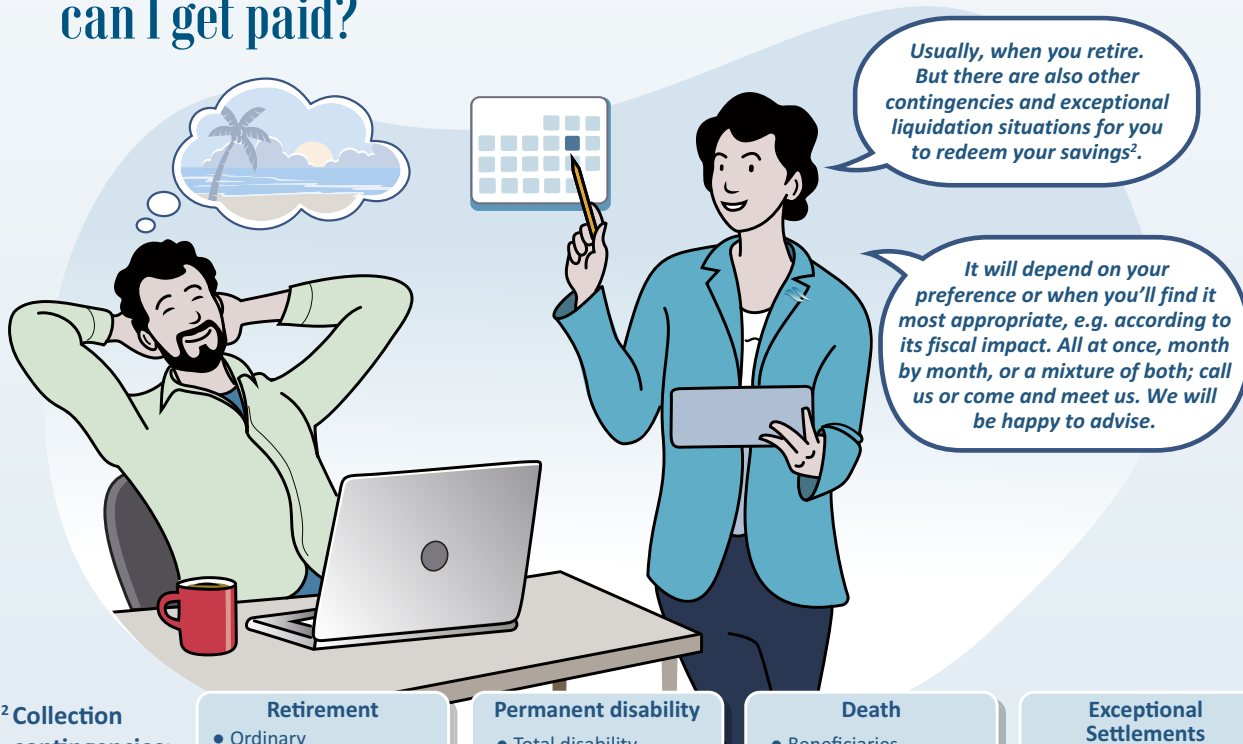
¹ Returns may be positive or negative. Past profitability does not indicate future profitability.

Once I'll retire, or would need to collect my benefit, what do I have to do?



If you choose to draw your benefit at any time during the year, the amount would be made up of the capital at 31 December of the previous year, plus the amount contributed during the current year. And all this revalued with the technical interest (1%) from 1 January until the moment of payment.

When and how can I get paid?



² Collection contingencies:

Retirement

- Ordinary
- Early retirement (60 years old, no social security or discharge)
- ERE (layoff)

Permanent disability

- Total disability
- Severe disability
- Absolute disability

Death

- Beneficiaries

Exceptional Settlements

- Unemployment Only possible as a lump sum

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