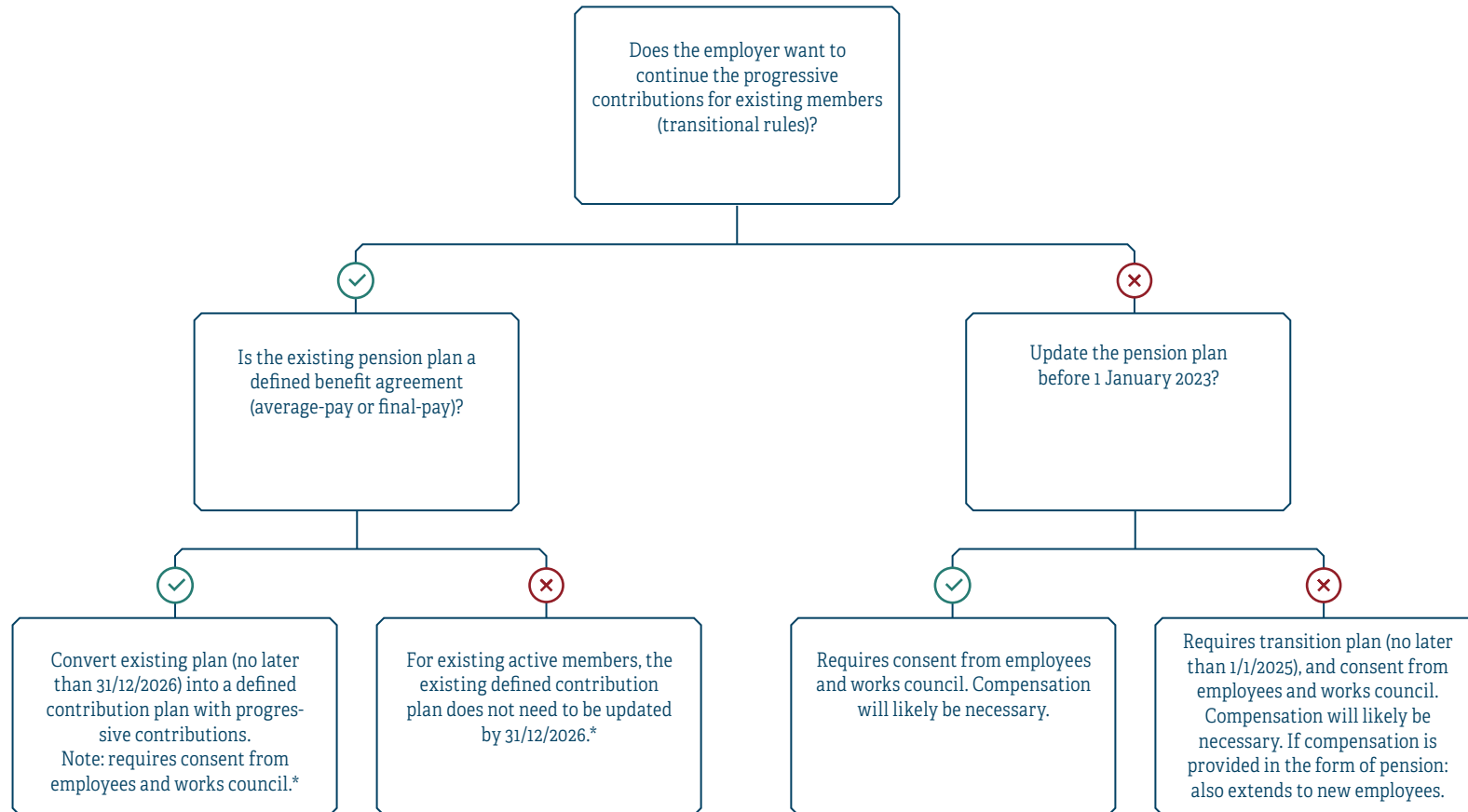


# Pension plans handled by an insurer or PPI



\*New employees will fall under the new pension plan (with age-independent contributions) by 1/1/2027 at the latest.