

## Profond meter

|  | Status on | 31.12.10 | 31.12.11 |
|--|-----------|----------|----------|
| <b>Insured</b>                                   |           |          |          |
| Affiliated partners                              | No.       | 1 625    | 1 659    |
| Active insured                                   | No.       | 28 806   | 31 066   |
| Pensions   | No.       | 3 184    | 5 253    |
| <b>Technical and business targets</b>            |           |          |          |
| Technical interest rate                          | %         | 4,0      |          |
| Long-term minimum target return                  | %         | 4,5      |          |
| Pension conversion rate                          | %         | 7,2      |          |
| <b>Value creation and distribution</b>           |           |          |          |
| Average annual performance since 1991            | %         | 5,8      |          |
| Average interest on retirement assets since 1991 | %         | 4,7      |          |
| Average annual pension increase since 1991       | %         | 0,9      |          |
| Cumulative performance YTD                       | %         |          | -5,0     |
| Current interest on account on retirement assets | %         |          | 2,0      |
| <b>Assets, liabilities and cover ratio</b>       |           |          |          |
| Available assets                                 | CHF bn    | 3,07     | 3,75     |
| Actuarial liabilities                            | CHF bn    | 3,08     | 4,06     |
| Cover ratio (assets/liabilities)                 | %         | 99,6     | 92,3 *)  |

*\*) provisional calculation as per continuation method  
The definitive coverage ratio will follow after approval of the  
audit report*

**B&B**  
Managed by  
B+B Vorsorge AG.

Thalwil, 19 january 2012