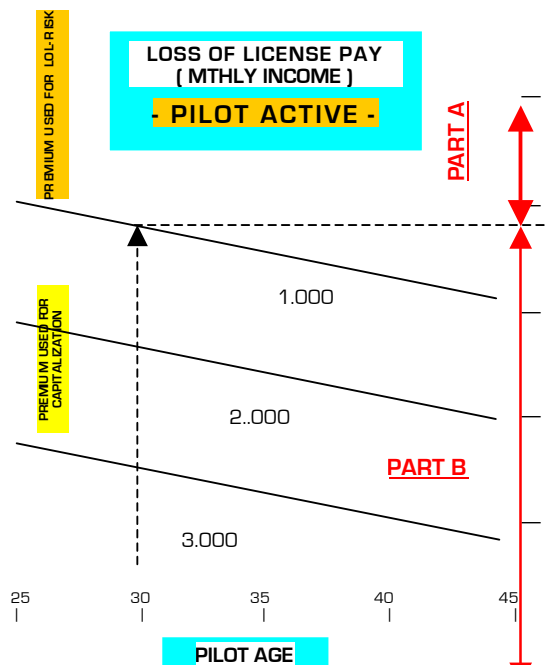
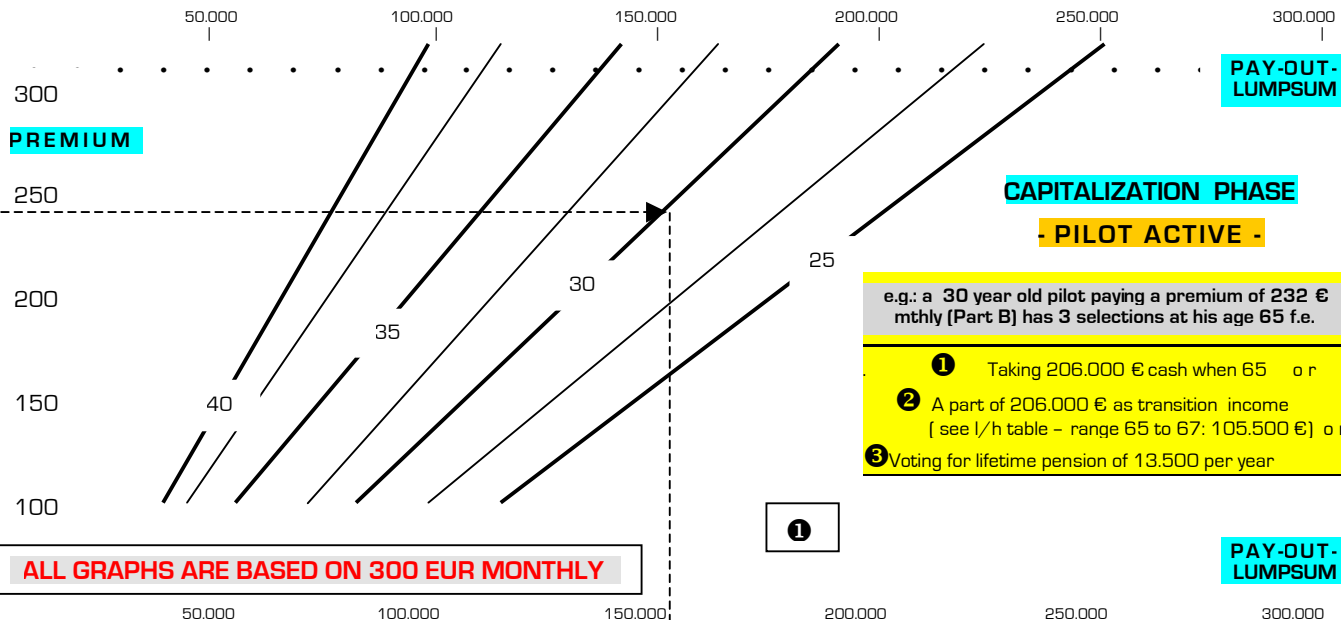


**QUICK REFERENCE DATA (QRD) - FACT OVERVIEW**



**CHART LOSS OF LICENSE PLUS CAPITALIZATION · TRANSITION INCOME · LIFETIME PENSION – BOTH AGE 60 TO MAX AGE 67 (EUR)**



e.g.: a 30 year old pilot paying a premium of 232 € mthly (Part B) has 3 selections at his age 65 f.e.

- 1 Taking 206.000 € cash when 65 or
- 2 A part of 206.000 € as transition income (see l/h table - range 65 to 67: 105.500 €) or
- 3 Voting for lifetime pension of 13.500 per year

**ALTERNATE PAYOUTS DURING PHASES AGE 60-63-65-67**

FROM (CAPITAL)	TO (CAPITAL)	TO (CAPITAL)	TO (CAPITAL)
60 (153.000)	63 51.000	65 30.600	67 21.800
63 (186.000)	65 93.000	67 46.500	NIL
65 (211.000)	67 105.500	NIL	NIL

Based on time and amount of capitalization of special part of 300 EUR premium without part of LOL-premium both accdg.example of a pilot age of 30 years - PAYOUT PER YEAR

**EXAMPLE GIVEN - SEE DASHED LINE LEADING THROUGH GRAPHS**

- BASIC PREMIUM AMOUNT = 300 EUROS MTHLY
- PART A OF PREMIUM IS PAID FOR LOSS OF LICENSE
- PART B OF PREMIUM IS PAID FOR CAPITALIZATION
- CAPITALIZATION USED FOR TRANSITION PAYOUT BETWEEN AGE 60 AND AGE 67 ON REQUEST/ DEMAND AND FINAL PENSION THEREAFTER AS LIFETIME PAYMENT ARE BASED ON INDIVIDUAL PREPLANNING THE CHART IS USED FOR.
- RESULTS DEPEND ON AMOUNT OF CAPITALIZATION LUMP SUM DUE TO CHOICE OF AGE BETWEEN AGE 60 AND 67.
- FOR THE TIME BEING - THE YEARLY VALUE OF PRE-PENSION PAYOUTS AS WELL AS LIFETIME-PENSION VALUES ARE DIFFERENT TO BE USED BY GRAPHS.

**PILOT RETIRED · TRANSITION PAY - NO SALARY OR BENEFITS PER YEAR**

**PILOT RETIRED · LIFETIME PENSION PER YEAR**

