

**new**

PF 1

● **Our Pension fund concerns us all! Make your vote count and choose 14xNAV members!**

Work-life balance models and part-time work in general are particularly popular with the younger generation. But the older generation has in the meantime also discovered the benefits of a reduced workload.

These – admittedly very tempting – employment offers inevitably also have an impact on the individual benefits the later become available from the pension fund.

Lower interest income on the financial markets and an unfavorable demographic development of the population also means that pension funds are under increased pressure to generate the necessary returns.



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Moreover, society also expects pension funds to increasingly achieve these returns through sustainable, ecological and ethically proper investments.

It is important to retain an oversight of these developments in order to ensure that the Novartis Pension Fund remains solidly financed and sustainable in the future.

As a member of the Board of Trustees of Pension Fund 1, I will do my utmost to ensure that I always remain a constructive and independent voice to ensure that future generations also receive fair pensions.