

## to date

trustee PF 1  
substitute PF 2

### ● Working for you to keep the Novartis Pension Fund one of the strongest in Switzerland

Pension funds continue to face a number of critical challenges that need to be overcome, particularly due to current financial developments (low-interest rate policy) and demographic changes (aging).

In response to this, various legal reforms are planned for pension funds. For example, the occupational pension reform that was voted on in September 2024 (changes to the retirement age and conversion rate) which will affect us all. Nevertheless, it is critical for us to utilize the actions available to us and to have our employer jointly agree to these. I would like to actively contribute my many years of experience and knowledge as a



## Eliana Mussin

Senior Statutory Controller | Novartis Pharma AG

member of the Board of Trustees of PF 1 and substitute trustee of PF 2, but also as a former auditor of various Swiss pension funds. My pragmatic solutions will help to address the current challenges in the pension fund for the benefit of everyone and further grow our excellent pension fund.

To ensure that our pension fund remains a privilege for all of us, I will be pleased to accept the tasks and responsibilities of the Novartis pension funds on your behalf. I am prepared to find suitable solutions for all of us and

to grapple with these challenges in greater depth. I am pleased to stand for re-election as your employee representative in Novartis' PF 1 and PF 2.