



On behalf



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WYCC RETIREMENT PLAN NOTICE

What does this new plan offer you?

WYCC offers all its Members or members of the WCA Association access to a retirement savings contract whose technical terms and conditions have been negotiated with Generali Worldwide, the international market leader for this type of product.

When is the retirement savings available?

This is a retirement savings contract whose payment at the end of the term is available at the legal retirement age in the country of residence with a lump sum payment. Taxation is declared by the Member in his Country at the time of retirement.

Can we retrieve before the end of the official retirement?

In the event of disability, the death of the Member (payment of the capital acquired to the beneficiaries) or be unemployed and without regular contributions for more than 6 months. Please contact us for more information.

What documents does the Member receive upon subscription?

Each Member receives a direct access code to his online account with a certificate number. He can thus consult the payments and his portfolio (total assets under management). He can himself modify his financial supports and declare his beneficiaries in the event of death.

Can a Member maintain the same plan even if he has several employers during his career?

Yes, if the Member's new Employer wishes to contribute to the Member's plan, it can do so simply with the Member's Generali ID number.

What is the minimum contribution amount for the Pension Plan?

The mandatory minimum is 250€ per month, which means a minimum payment of 750€ at the end of the quarter. This contribution may be paid in full by the member or in part by the Employer.

Can a Member contribute to the WYCC plan even if it is already affiliated with another state scheme?

The Member may contribute to the WYCC pension plan, which will allow him/her to supplement his/her current pension plan.

How should the Member pay its contributions and how often?

Contributions are paid at the end of each quarter, thanks to a mandatory detailed spreadsheet made available to it and containing the breakdown by Member.

What are the conditions for joining the WYCC pension plan?

To access the plan, it is necessary to exercise a profession, to have an employment contract, and to provide all the documents necessary for registration, within the framework of the Plan's regulations.

From the Employer:

- Letter of no Interest

From the employee:

- Proof of identity
- Proof of residence
- International tax form (ITC)
- Employment contract



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How can the Member access financial products?

Directly on the Generali online platform which allows you to know the profitability of the funds over several years.

 <https://www.utmostworldwide.com/corporate-solutions/>

Can additional regular contributions be made?

A Member may increase the amount of its contributions (free choice of employer/employee) at any time. The new amount will be shown on the declaration sheet.

Can the Member make voluntary one-time payments?

The Member can make payments at any time, the minimum of a one-time payment is 5000 €. Acceptance of contributions is subject to the submission of a questionnaire on the source of funding, accompanied by supporting documents.


What are the financial supports available to the Member?

The funds available are as follows:

- Guaranteed Return Fund Range
- GW Unit-Linked Fund Range to include:
 - GW European Equity Fund
 - GW International Equity Fund
 - GW Fidelity America Equity Fund
 - GW Global Bond Fund
- Lifecycle Strategy
- Other funds could be introduced.

Who are the beneficiaries?

The choice of beneficiaries is free (member, family or others). A video tutorial is provided by Generali to explain how to add beneficiaries:


 http://www.generalidownloads.com/gw/add_new_beneficiary/

On which financial products are the Member's funds or assets invested?

Payments can be made in EUR or USD.


At the start of the plan, the funds are automatically invested in the Guaranteed Return Fund Range product.

It is the Member's responsibility to choose the funds necessary to guide his investments. An online help tool is available to assist the Member in his investment choices:

 <https://www.utmostworldwide.com/corporate-solutions/retirement-and-savings/retirement-tools/risk-profiler/>

Can a Member simulate their retirement?

The online simulation tool is available at this address:

 <https://www.utmostworldwide.com/corporate-solutions/retirement-and-savings/retirement-tools/pension-calculator/>

Can we have a guarantee on a financial support (fund)?

It is possible to choose a Guaranteed Return Fund Range directly online.

How to determine the amount to invest to achieve a desired income when you retire?

The online simulation tool is also available in the Member's private space. It takes into account the value of the portfolio (Assets under management)



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Can we change financial media, when, how and how many times and at what cost?

At WYCC, free of charge and 4 times a year, you can change your financial supports directly on the Utmost-Generali online platform at any time:

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To modify the invested funds of past contributions,
Click on SWITCH

Personal Details | Beneficiaries | **Switch** | Redirection | Additional Voluntary Contribution

Online Switch Form - Switch Qualification - Step 1

Please note that a switch instruction will only change the existing investment balance of the contribution type and re-allocate to the new investment choice that you select within this form. If you also want to change the investment profile of any future regular contributions, then you will also need to complete a redirection form.

To modify the funds for future contributions,
Click on REDIRECT

Personal Details | Beneficiaries | Switch | **Redirection** | Additional Voluntary Contribution

Online Redirection Form - Redirection Qualification - Step 1

Please note that a redirection instruction will only redirect your future contributions to the new investment choice that you select within this form. If you also want to change and re-allocate your current balance, then you will also need to complete a switch form.

Total Plan Value

Certificate List

Summary | Member Information | Reports | Documents | Calculators | Servicing

Personal Details | Beneficiaries | **Switch** | Redirection

Online Switch Form - Switch Qualification - Step 1

Please note that a switch instruction will only change the existing investment balance of the contribution type and re-allocate to the new investment choice that you select within this form. If you also want to change the investment profile of any future regular contributions, then you will also need to complete a redirection form.

Switch Qualification - Switch Details

Number of switches undertaken in the last 12 months: 0

CURRENT VALUATION

Contribution Streams

Select the contribution stream(s) you wish to switch from the list below

☐ LifecycleTransfer In

☐ WCA Marine Retirement Plan (LC)

Lifecycle Strategy Funds

You are currently invested in Lifecycle Strategy Funds.

Do you wish to continue investing in Lifecycle Strategy Funds?

☐ Yes

☒ No

CANCEL

NEXT

2

Please select
ALL YOUR PLANS
And NO



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Depending on the desired return (low / medium / medium-high / high) WYCC suggests 4 strategies for allocating funds:

WYCC LOW

Online Redirection Form - Redirection Details - Step 2

Please note:

- Total percentage amounts must be equal to 100%
- Investment election must be specified using increments of 5%

Redirection Form

Fund Option	Lifecycl. In	WCA Marine Retireme. Plan (LC)
Utmost EUR Deposit Administration	100 %	100 %
Utmost Global Strategic Bond Fund	%	%
Utmost International Equity Fund	%	%
Utmost Outcome Strategy+3% EUR	%	%
Utmost Outcome Strategy+4% EUR	%	%
Total	0%	0%

WYCC MEDIUM

Online Redirection Form - Redirection Details - Step 2

Please note:

- Total percentage amounts must be equal to 100%
- Investment election must be specified using increments of 5%

Redirection Form

Fund Option	Lifecycl. In	WCA Marine Retireme. Plan (LC)
Utmost EUR Deposit Administration	25 %	25 %
Utmost Global Strategic Bond Fund	25 %	25 %
Utmost International Equity Fund	25 %	25 %
Utmost Outcome Strategy+3% EUR	%	%
Utmost Outcome Strategy+4% EUR	25 %	25 %
Total	0%	0%

WYCC MEDIUM-HIGH

Online Redirection Form - Redirection Details - Step 2

Please note:

- Total percentage amounts must be equal to 100%
- Investment election must be specified using increments of 5%

Redirection Form

Fund Option	Lifecycl. In	WCA Marine Retireme. Plan (LC)
Utmost EUR Deposit Administration	%	%
Utmost Global Strategic Bond Fund	%	%
Utmost International Equity Fund	100 %	100 %
Utmost Outcome Strategy+3% EUR	%	%
Utmost Outcome Strategy+4% EUR	%	%
Total	0%	0%

WYCC HIGH

Online Redirection Form - Redirection Details - Step 2

Please note:

- Total percentage amounts must be equal to 100%
- Investment election must be specified using increments of 5%

Redirection Form

Fund Option	Lifecycl. In	WCA Marine Retireme. Plan (LC)
Utmost EUR Deposit Administration	%	%
Utmost Global Strategic Bond Fund	20 %	20 %
Utmost International Equity Fund	40 %	40 %
Utmost Outcome Strategy+3% EUR	%	%
Utmost Outcome Strategy+4% EUR	40 %	40 %
Total	0%	0%

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Validate and confirm the choices

Declaration

I have carefully selected the options on this form and I am responsible for the accuracy of the information submitted.

I hereby authorise the elections selected above and that my instruction is to be carried out at the next available price.

Please note that the elections are executed on a weekly basis with a cut-off of Thursday midnight (UK time - GMT or BST, whichever is applicable at the time).

Any further questions?

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