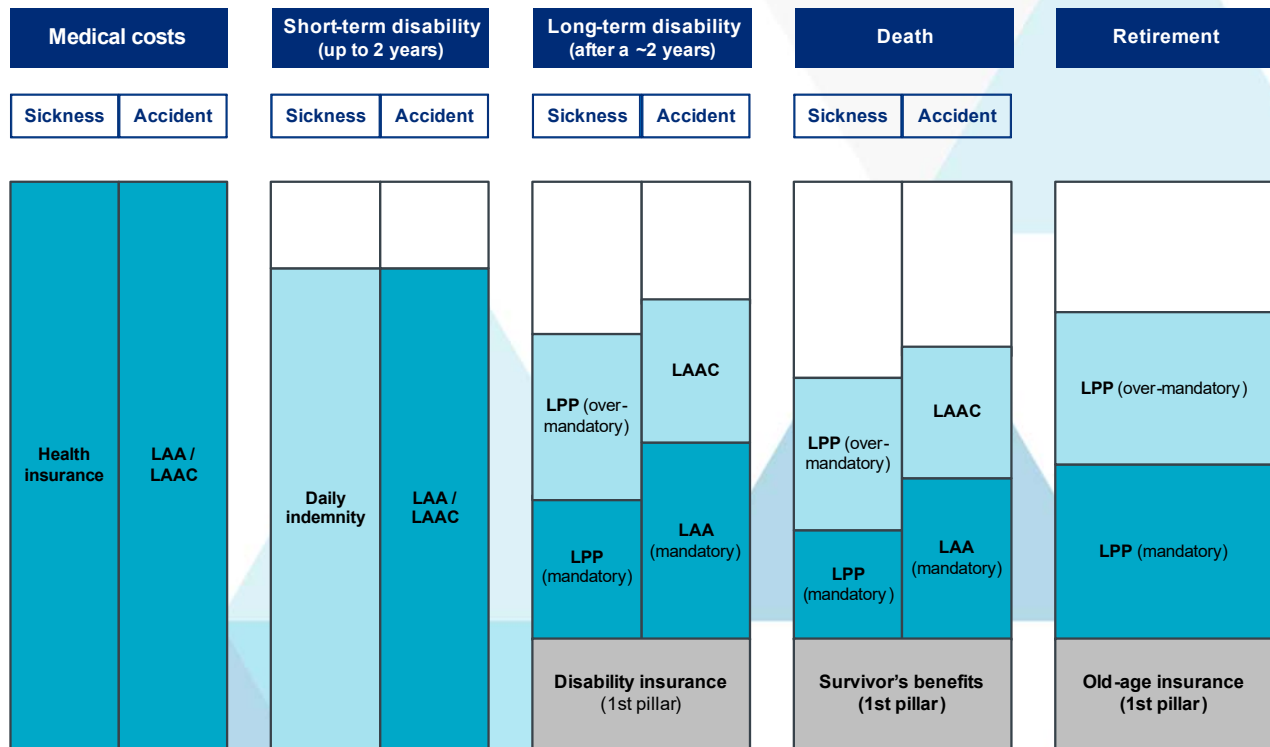


BENEFITS AT A GLANCE

ADOBE SYSTEMS (SCHWEIZ) GMBH
ADOBE RESEARCH (SCHWEIZ) AG

ADOBE offers a comprehensive benefits program to all eligible employees. We are confident that you will find this benefit package of great value to you and your family. Should you have any questions regarding the information, please contact Human Resources.



1st pillar = State pension system / LPP = Swiss pension plan / LAA = Mandatory accident / LAAC = Complementary accident insurance

Disclaimer

This benefit overview does not create a contract of employment between the company and any employee/ associate. The company reserves the right to amend, suspend, or terminate the benefit plans at any time. In all instances, the plan documents and summary plan descriptions will govern the benefit determinations.

MEDICAL

Medical insurance is compulsory in Switzerland but subject to personal insurance.

SHORT TERM DISABILITY

Illness

- A group daily allowance insurance policy assures continued payment of the salary (max. CHF 300'000) at the rate of 80% for 2 years in the event of illness, waiting period is 60 days
- In case of maternity the continued payment of 80% of the salary is covered for 14 weeks (annual salary of max. CHF 88'200)
- Waiver of contributions for retirement savings after a waiting period of 3 months

Accident (AD&D)

- The insured benefit in case of incapacitation for work caused by an accident amounts to 80% of the previous salary up to CHF 148'200 as of the 3rd day and up to a salary of max. CHF 300'000 as of the 61st day
 - Private ward in hospital as well insured
 - Gross negligence coverage
 - Waiver of contributions for retirement savings after a waiting period of 3 months
-

LONG TERM DISABILITY

After being unable to work for at least one year a person can be classified as an disabled by the state disability insurance (IV/DI) and can be entitled to a state disability pension

Illness

- The pension plan covers an additional disability pension of 60% of the insured salary for risk benefits (max. CHF 853'200)
- A disabled person is eligible to a children's pension amounting to 20% of the legal disability pension, but not less than 8% of the insured salary for risk benefits (max. CHF 853'200)

Accident (AD&D)

- The insured benefit in case of incapacitation for work caused by an accident amounts to 80% of the previous salary (max. CHF 148'200) → *paid by Accident insurance*

Additionally, the following lump sum is paid:

- 200% of the annual salary (max. CHF 300'000)
-

LIFE INSURANCE / DEATH

- The bereaved receive a widow's or widower's pension as well as orphan's or semi-orphan's pension from the 1st pillar state insurance AHV/AVS
- Childless widows qualify for a pension if they are at least 45 years old and if the marriage lasted for at least five years
- A widower's pension is only paid out as long as there are surviving children below the age of 18

Illness

- Spouse and partner's pension of 40% of the insured salary for risk benefits (max. CHF 853'200)
- Orphan's pensions amounting to 20% of the legal disability pension, but not less than 8% of the insured salary for risk benefits (max. CHF 853'200)

Additionally, the following lump sum is paid:

- 100% of the insured salary for risk benefits (max. CHF 853'200)

Accident (AD&D)

- Widow's or widower's pension amounting to 40% of the last salary (max. CHF 148'200)
→ *paid by Accident insurance*
- Partner's pension amounting to 40% of the insured salary for risk benefits (max. CHF 853'200) → *paid by Pension insurance*
- Orphan's pension amounting to 15% of the last salary for each eligible child (max. CHF 148'200)
→ *paid by Accident insurance*
- The sum of accident pensions are capped at 70% of the last insured salary (max. CHF 148'200)
- The sum of UVG and AHV pensions are capped at 90% of the last insured AHV salary

Additionally, the following lump sum is paid:

- Lump sum amounting to 100% of the annual salary (max. CHF 300'000) → *paid by Accident insurance*
- 100% of the insured salary for risk benefits (max. CHF 853'200) → *paid by Pension insurance*

PENSION INSURANCE / RETIREMENT

- **Eligibility:** All employees whose annual salary exceed 75% of the maximum state old-age pension. Admittance as of January 1, following completion of age 17, coverage for risk benefits (disability and death). Admittance into the pension plan with retirement pension occurs as of January following completion of age 24
- **Insured salary for risk benefits:** The insured salary is base salary plus 100% bonus / commission (AVS salary; remuneration paid only occasionally is not included), less coordination offset (max. CHF 853'200 minus the coordination offset of CHF 24'885). The coordination amount will be adjusted according to working hours
- **Insured salary for saving benefits:** The insured salary is base salary plus 100% bonus / commission (AVS salary; remuneration paid only occasionally is not included), less coordination offset (max. CHF 853'200 minus the coordination offset of CHF 24'885). The coordination amount will be adjusted according to working hours
- Risk benefits shown in the above overview (see Long term disability / Life insurance)
- The retirement saving contributions are calculated based on the below:

| Age | Total savings | Paid by employee | Paid by employer |
|---|---------------|------------------|------------------|
| <i>Credits in percentage of the insured salary for savings benefits</i> | | | |
| 25 – 34 | 8.0% | 4.0% | 4.0% |
| 35 – 44 | 11.0% | 5.5% | 5.5% |
| 45 – 54 | 16.0% | 8.0% | 8.0% |
| 55 – 64/65 | 19.0% | 9.5% | 9.5% |

The risk and cost contribution are fully born by Adobe.

For further information contact your HR department or:

Mercer (Insurance Broker)

| | |
|---|--|
| www.ahv-iv.info | 1 st pillar information |
| www.axa.ch | General pension plan information |
| www.generali.ch Mandatory- and supplemental accident Daily indemnity insurance | General information on mandatory- and supplemental accident insurance as well as daily indemnity insurance |