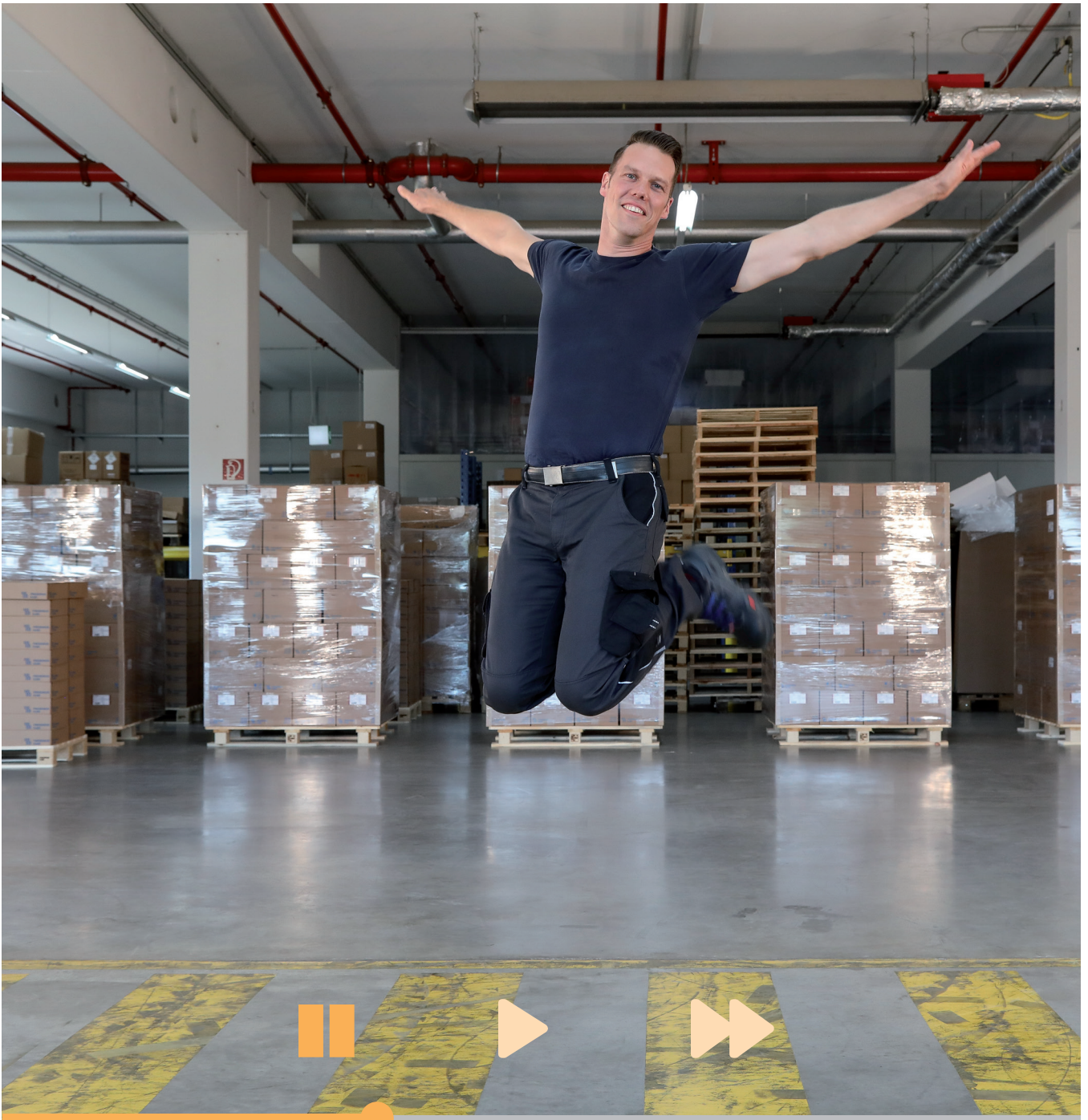


Fresenius Compensatory Time Account
Play. Pause. Fast forward.



PLAYLIST

Things you need to know

Compensatory Time Account

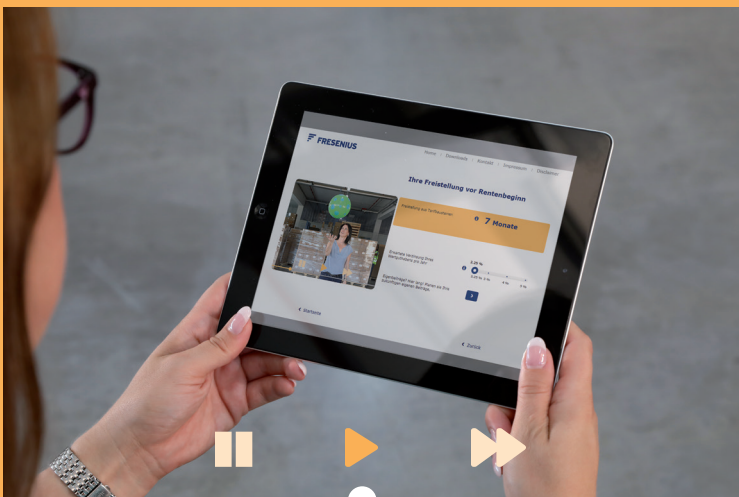
What's this? Professional training, care for family members or early retirement - a paid leave of absence makes it all possible. Together with Fresenius, you accumulate credit on your compensatory time account. You will not be working during the leave of absence - but you will remain employed with Fresenius and receive your salary from your compensatory time account.

Tariff module

What's behind this? As a tariff employee, you automatically have a compensatory time account. The tariff module will be credited to you by Fresenius annually - just like that! This means that even if you do not make contributions out of your own pocket, you can finance a leave of absence from the tariff modules alone.

Planning

What will the future bring? The compensatory time account enables you to design your working life. You can find information and a calculator on our website. This makes planning very easy!



*Test the
calculator!*

fresenius-benefits.de/
#langzeitkonto

PLAY.

Busy at work - and busily accumulating credit.

The compensatory time account is flexible. You are free to decide whether, and in what amount, you want to make contributions out of your own pocket. As a tariff employee, you also receive the annual tariff module from Fresenius automatically.

Time & money You can pay in time or convert amounts of money from your salary. Time contributions are first converted into money - your credit will then be paid out as a period of paid leave of absence.

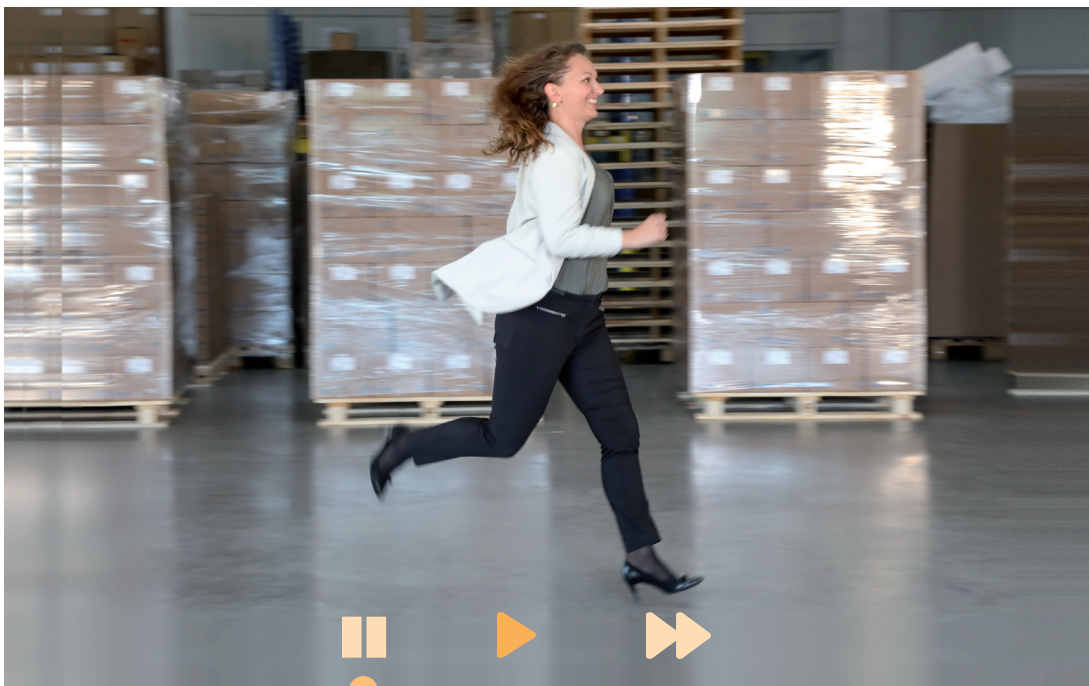
The compensatory time account was introduced in 2010 - since then, many employees have already built up a leave of absence of several months.

Tariff employees

- Contributions from the monthly tariff salary
- Vacation days
- Free hours for old-age employees
- Overtime including supplementary pay (partially location-specific)

Non-tariff employees

- Contributions from the monthly salary
- Vacation days



Sigrid Kellner, Schweinfurt

PAUSE.

Taking time out - for professional training or for family members.

Professional training Technologies and processes are constantly changing - and further training is the key to success. Fresenius enables you to take a leave of absence for a work-related training programme - financed directly from your compensatory time account.

$$\frac{\text{Credit}}{\text{Salary}} = \text{Leave of absence in months}$$

Credit

The credit consists of your contributions, the tariff modules and annual interest payments.

Salary

You can draw between 75% and 125% of your regular salary as pay during your leave of absence - in this way you can influence the duration of the leave of absence.

Leave of absence

Leave of absence is granted in full months. Any residual amounts will remain on your account or will be paid out when you leave the company.

Nursing care leave Sometimes it is necessary to take time out for your family on short notice. Your compensatory time account permits a leave of absence of up to 6 months - without red tape and as quickly as possible.



Stefanie Lang, Schweinfurt

FAST FORWARD.

Time to sit back - a little earlier than everyone else.

Early retirement A particularly attractive option is to use your credit directly before the statutory pension begins. You can leave earlier and enjoy the advantages of retirement - while remaining employed with Fresenius and avoiding reductions of the statutory pension.

It pays off!

An example: A tariff employee who joined Fresenius at age 35 and draws a salary of €3,500 can receive a leave of absence of **6 months** by the time he retires - **from tariff modules alone!**

Final bonus Have you diligently accumulated credit? Are you under age 64 when your leave of absence begins? If so, you will receive the additional final bonus. If your credit is sufficient for a leave of absence of 20 months or more with your full salary, Fresenius pays between 17.5% and 25% of your accumulated credit on top - so your leave of absence is extended further.

Enjoy leisure time, remain fully employed - and continue paying contributions to the statutory pension insurance.



Peter Abel (St. Wendel), Alexander Seith and Gerhard Schwegler (Schweinfurt), Christian Ruffing (St. Wendel)

**Don't forget:
Deadline for
participation is
31 October**

All details at:

fresenius-benefits.de/#langzeitkonto

Questions?

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Corporate Human Resources

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Please note:

This brochure gives you a simplified overview of the Fresenius compensatory time account. Only the company agreement on the Fresenius compensatory time account is legally binding.

We would like to thank:

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