

## to date

Substitute board  
member PF 1

Board member PF 2

● The pension funds are still faced with some major challenges and have a lot of work ahead of them, in particular due to the current financial developments (the low interest rate policy) and demographic change (aging population). To combat these, various legal changes are planned or have been implemented for pension funds (adjustment of the retirement age and conversion rate); these will affect all of us. The corresponding leeway must nevertheless be utilized and coordinated with the employer accordingly. I would like to actively apply my many years of experience and knowledge as an auditor for various Swiss pension funds by contributing pragmatic solutions to help solve the current challenges in the pension fund for the benefit of all; and to further develop our sound pension fund.



## Eliana Mussin

Senior Statutory Controller | Pharma

In order to ensure that our pension fund remains a privilege for all of us and that difficult years – such as the current year 2020 – do not simply bring about reduced retirement benefits, I am happy to take over the duties and responsibility in the Novartis Pension Fund on your behalf. I will be glad to find suitable solutions for all of us and to deal with these challenges in greater depth. I am happy to stand for re-election as your employee representative in the Novartis Pension Fund.