

Summary of 2009 Pension Plan based on Defined Contribution

Participant	The employee aged 21 and older until the first day of the month in which the age of 65 is reached or, if this occurs earlier, until termination of the employment contract.																					
Prospective participant	The employee under the age of 21 who is married, a registered partner or has a partner relationship within the definition of the pension agreement.																					
Former participant	The employee whose participation is terminated prior to the commencement date of the pension.																					
Partner	The person to whom the participant is married or with respect to whom he/she is registered as a partner. A declaration of domestic partnership for unmarried couples can be downloaded from www.pensioenfondsdeloitte.nl																					
Annual salary	The total sum of 12 times the fixed gross salary, including holiday pay, on a full-time basis up to a maximum of €124.650.																					
Franchise	€12,465 on a full-time annual basis.	Annually, the franchise will be adjusted according to the price index, but limited to the wage index for all salary groups.																				
Pension base	The annual salary on a monthly basis minus the franchise on a monthly basis times the part time percentage.																					
Pensionpremium	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age of the participant</th> <th style="text-align: left;">Gross premium % of pension base</th> </tr> </thead> <tbody> <tr><td>21 tot 25</td><td>6,90%</td></tr> <tr><td>25 tot 30</td><td>8,50%</td></tr> <tr><td>30 tot 35</td><td>10,30%</td></tr> <tr><td>35 tot 40</td><td>12,50%</td></tr> <tr><td>40 tot 45</td><td>15,30%</td></tr> <tr><td>45 tot 50</td><td>18,70%</td></tr> <tr><td>50 tot 55</td><td>23,00%</td></tr> <tr><td>55 tot 60</td><td>28,50%</td></tr> <tr><td>60 tot 65</td><td>35,70%</td></tr> </tbody> </table> <p>The premium to be paid to Robeco is equal to the gross monthly premium calculated excluding a 8% surcharge (administrative costs and waiver of premium in case of disability) → The premium is divided by 1.08.</p>	Age of the participant	Gross premium % of pension base	21 tot 25	6,90%	25 tot 30	8,50%	30 tot 35	10,30%	35 tot 40	12,50%	40 tot 45	15,30%	45 tot 50	18,70%	50 tot 55	23,00%	55 tot 60	28,50%	60 tot 65	35,70%	
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Early retirement premium (only for participants born before 1950)	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age of the participant</th> <th style="text-align: left;">Gross premium % of salary</th> </tr> </thead> <tbody> <tr><td>55 up to 60</td><td>8.00%</td></tr> <tr><td>60 up to 62</td><td>9.00%</td></tr> </tbody> </table> <p>The premium to be paid to Robeco is equal to the gross monthly premium calculated excluding a 4% surcharge (administrative costs) → The premium is divided by 1.04.</p>	Age of the participant	Gross premium % of salary	55 up to 60	8.00%	60 up to 62	9.00%															
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Premium payment	The gross premium according to the above mentioned table will be paid by the employer on a monthly basis. The employee can make voluntary contributions as laid down in the 'Plan Rules Voluntary Contributions', see Appendix I to the Plan Rules Defined Contribution.																					

Premium for partner's pension on a risk basis	The partner's pension for participants is insured on a risk basis. The premium for the partner's pension on a risk basis is paid by the employer. The coverage for the partner pension on a risk basis lapses upon termination of the employment contract.																																																												
Coverage of partner's pension during employment	The coverage of the partner's pension for participants with a partner is: - 1.4% per year of service of the pension base per December of the previous year times the average part time percentage, plus - 1.4% times the possible future years' of service from the month of January up to the regular pension date, taking into account the actual pension base. Year of service include years' of service that result from a transfer of accrued value.																																																												
Partner's pension after termination of employment	At the termination of the employment the participant can apply (part of) the capital for a coverage of a lifelong partner's pension on a risk basis upon death before the age of 65.																																																												
Partner's pension after the start of the old-age pension	The participant and partner jointly determine how partner's pension is insured during the term in which old-age pension is paid out.																																																												
Pension target date	The first day of the month in which the age of 65 is reached.																																																												
Early retirement and raising or lowering the pension amount paid out ("high/low construction")	From the age of 55 it is possible, on the condition of termination of employment, to effect an earlier commencement of pension. The benefits in case of early retirement will be lower than the benefits in case of retirement on the pension target date, as the benefits will have to be paid out for a longer period of time.																																																												
Administrative costs	The employee pays 5% of the old-age pension premium to cover the administrative costs.																																																												
Asset management	The net premiums are invested at Robeco. The participant receives a statement of the net premiums deposited and the total current value of the investments monthly.																																																												
Recommended asset mix according to age	<p>The deposited premiums are invested according to an age matrix. The realised returns, both positive and negative, are accounted entirely to the participant. The principle with regard to the age matrix is that the risk decreases as the age of the participant increases. Deviation from the recommended asset mix is permitted under the condition of consent of the participant's partner.</p> <p>Recommended asset mix:</p> <table border="1"> <thead> <tr> <th></th> <th>< 35 year Mix 1</th> <th>35-45 year Mix 2</th> <th>45-55 year Mix 3</th> <th>55-60 year Mix 4</th> <th>60-65 year Mix 5</th> </tr> </thead> <tbody> <tr> <td><u>Equity</u></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Robeco Property Equity (real estate)</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>5%</td> </tr> <tr> <td>Robeco</td> <td>30%</td> <td>25%</td> <td>15%</td> <td>10%</td> <td>5%</td> </tr> <tr> <td>Robeco Europe</td> <td>30%</td> <td>25%</td> <td>15%</td> <td>15%</td> <td>5%</td> </tr> <tr> <td><u>Fixed income</u></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Rorento</td> <td>15%</td> <td>20%</td> <td>30%</td> <td>20%</td> <td>10%</td> </tr> <tr> <td>Robeco Euro Obligatie Dividend</td> <td>15%</td> <td>20%</td> <td>30%</td> <td>20%</td> <td>10%</td> </tr> <tr> <td>Roparco</td> <td></td> <td></td> <td></td> <td>25%</td> <td>65%</td> </tr> <tr> <td></td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table>		< 35 year Mix 1	35-45 year Mix 2	45-55 year Mix 3	55-60 year Mix 4	60-65 year Mix 5	<u>Equity</u>						Robeco Property Equity (real estate)	10%	10%	10%	10%	5%	Robeco	30%	25%	15%	10%	5%	Robeco Europe	30%	25%	15%	15%	5%	<u>Fixed income</u>						Rorento	15%	20%	30%	20%	10%	Robeco Euro Obligatie Dividend	15%	20%	30%	20%	10%	Roparco				25%	65%		100%	100%	100%	100%	100%
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Old-age pension	The capital is applied for an old-age pension on the pension date.	Start of the pension at age 65: €100,000 capital is applied for an old-age pension of €553.95 per month, combined with a partner's pension of 70%. Without a partner's pension the old-age pension is increased by €106.24 per month.
Orphans pension	Insured on a risk basis.	20% of the partner's pension, to be doubled if both parents has died.
Transfer of accrued value	To be applied at new employer within 6 months after obtaining the pension plan	
Divorce or ending of a registered partnership	To the former partner is an amount of capital granted for partner's pension, unless other agreements have been established in writing between the former partners.	
	A capital for old-age pension will be divided between the former partners in accordance with Dutch law ("Wet verevening pensioenrechten bij scheiding"), if the division is requested by one of the former partners within two years after the divorce or the ending of the registered partnership.	
Waiver of premium in case of disability	After the entitlement of statutory disability benefits ("WAO"/ "WIA") but no sooner than after two years of illness the premiums will be paid according to the disability percentage if and insofar being at least 35% and based on the fixed salary before the illness. 4% of the defined contribution paid by the employee is reserved for this purpose.	The waiver of premium ends on recovery of the participant.
Re-insurer	Pensions that have become payable are reinsured at AEGON.	Pension payments are made by Stichting Pensioenfonds Deloitte (Deloitte Pension Fund Foundation).
Granting of supplements after the pension date	Supplements to the pensions that have become payable up to the increase of the price index as settled by the Central Bureau for Statistics ("Centraal Bureau voor de Statistiek") are granted annually per January 1. However, the Board of the Pension Fund decides annually whether supplements will be granted and if so to what extent. No funds have been created for the conditional granting of supplements nor is a surcharge on the premium maintained. The conditional granting of supplements is financed solely by over-returns.	
Voluntary contributions	The participant is allowed to make voluntary contributions up to the limits set in Dutch tax laws. The contributions can only be made via a deduction from the participant's salary.	
Pension provider	Stichting Pensioenfonds Deloitte, Postbus 1002, 3000 BA Rotterdam, the Netherlands	
<p><u>Internet: www.deloitte.nl/pensioenfonds</u> <u>Email: Pensioenfondsdeloitte@ao-fondsmanagement.nl</u> <u>Telephone: +31 (0)70 – 33 66 380</u></p>		