

PRESENTATION LEAFLET

Death and disability scheme
to every employee

SCHNEIDER ELECTRIC

This document summarises all the benefits provided by the Death and Disability scheme, effective from January 1, 2018.

Death and Disability scheme is underwritten by KLESIA Prévoyance. An information note is available on the SCHNEIDER ELECTRIC dedicated KLESIA intranet site : www.klesia-schneiderelectric-prévoyance.fr.

This document is not contractual. KLESIA Information Note provides the contents of the mutual agreement as validated by both KLESIA and SCHNEIDER ELECTRIC

General information

WHO IS CONCERNED?

All employees of SCHNEIDER ELECTRIC (here in after referred to as "participants"). Adhesion is mandatory.

WHAT IS THE PURPOSE OF THIS SCHEME ?

The purpose of this provident insurance scheme is to provide benefits with regard to the following risks :

- Death
- Sick leave
- Invalidity

WHEN DO THE GUARANTEES START ?

Participants benefit from guarantees:

- From the date of affiliation of their subsidiary to the KLESIA contract ;
- From the date they are qualified as employees, providing they are recruited subsequently to the KLESIA contract's effective date.

WHEN DO THE GUARANTEES END ?

Participants lose their right to benefit from guarantees :

- On the date their work contract linking them to present employer ends ;
- On the date the KLESIA contract is terminated ;
- On the date they start drawing the French Social Security retirement pension.

ARE DEATH RISK GUARANTEES MAINTAINED FOR EMPLOYEES ON SICK LEAVE ?

Guarantees are maintained when an employee is on sick leave, including the case of the insurance contract being terminated during this period.

However, if a participant subscribes to the contract during sick leave, KLESIA pays the death capital and pensions as provided in the case of death.

In the case of termination of a participant's work contract during a period of work incapacity or disability leave, the participant benefits from guarantees that were effective the day before contract termination.

Guarantees and exemptions end :

- On the day the participant stops receiving Social Security allowances linked to work incapacity or disability which induced the continuation of guarantees ;

- On the day the participant starts claiming the Social Security pension or the date disability pension is transformed into retirement pension ;
- On the date of full time return to work ;
- In the case the KLESIA insurance contract is terminated.

CAN DEATH RISK GUARANTEES BE MAINTAINED IN THE CASE OF WORK CONTRACT SUSPENSION ?

« Death and similar » guarantees (death and total and definitive disability « all causes », death and total and definitive disability resulting from an accident, double effect, education pension, partner pension, death of a relative and « funeral expenses » guarantee (excluding work incapacity and disability guarantees)) can be inseparably maintained in the case of employment contract suspension, on a voluntary basis, in the following cases :

- Sabbatical leave, as provided for by articles L.3142-91 and following of the Labour Code ;
- Parental education leave, as provided for by articles L.1225-47 and following of the Labour Code ;
- Business creation leave, as provided for by articles L.3142-78 and following of the Labour Code ;
- Any other reason for a non-remunerated employment contract suspension.

Requests for an inseparable maintenance of guarantees have to be made within a month of employment contract suspension.

ARE GUARANTEE RELATED BENEFITS REVALUED AND HOW ?

The Board of Directors of KLESIA agrees on possible revaluation of benefits every year, following advice of the Joint Monitoring Committee and in relation to the contract's results. In the case of a revaluation, a percentage rate is fixed and applied to all benefits provided by the contract. The revaluation rate also applies to the basis used to calculate death risk guarantees and similar that are being maintained for employees on sick leave.

WHAT ARE YOUR GUARANTEES ?

Reference salary : The salary used as basis for benefit calculations, which is equal to the sum total of the 3 months salaries (before tax) preceding the accident, multiplied by four and complemented by all extra amounts paid during

the last twelve months preceding the accident (bonus, performance payments, other), limited to the contribution level brackets.

In any case, it is equal to the sum of salary level brackets, as follows :

- **A bracket** : Portion of salary limited to the current Social Security upper annual limit ;

- **B bracket** : Portion of salary between one and four times the current Social Security upper limit ;

- **C bracket** : Portion of salary between four and eight times the current Social Security upper limit.

SUMMARY TABLE

GUARANTEES	OPTION 1	OPTION 2	OPTION 3
	DEATH capital increased AND EDUCATION PENSION	DEATH capital + INCREASED EDUCATION PENSION	DEATH CAPITAL + EDUCATION PENSION + PARTNER PENSION
	PERCENTAGE OF BASIC SALARY EXCL. TAXES TA / TB / TC ¹		
DEATH AND TOTAL AND DEFINITIVE DISABILITY GUARANTEES, « ALL CAUSES »			
The amount of guaranteed capital, calculated according to the Participant's family situation at the time of death or date of Total and Definitive Disability is as follows :			
Single, Widowed, Divorced without dependents	290 %	/	/
Married, Civil union, common-law without dependents	390 %	/	210 %
Single, Widowed, Divorced, Married, Civil union, common-law with one dependent	460 %	270 %	280 %
Increase for each complementary dependent	120 %	70 %	70 %
DEATH AND TOTAL AND DEFINITIVE DISABILITY RESULTING FROM AN ACCIDENT			
In the case of death or Total and Definitive Disability resulting from an accident, complementary capital is added to the above, calculated according to the Participant's family situation at the time of death or on the date of Total and Definitive Disability, as follows :			
Single, Widowed, Divorced without dependents	100 %		
Married, Civil union, common-law without dependents	200 %		
Single, Widowed, Divorced, Married, Civil union, common-law with one dependent	270 %		
Increase for each complementary dependent	70 %		
DOUBLE EFFECT GUARANTEE			
Capital paid is equal to :	100 % of Death capital « all causes »		

GUARANTEES	OPTION 1	OPTION 2	OPTION 3
	DEATH capital increased AND EDUCATION PENSION	DEATH capital + INCREASED EDUCATION PENSION	DEATH CAPITAL + EDUCATION PENSION + PARTNER PENSION
	PERCENTAGE OF BASIC SALARY EXCL. TAXES TA / TB / TC ¹		
DEATH OF A FAMILY MEMBER GUARANTEE			
Capital paid is equal to :			
Death of spouse, civil union or common-law partner (before Participant's death)	20 % of the salary base for calculation of benefits		
Death of a dependent child (before Participant's death) ²	200 % of the monthly upper limit of Social Security ³		
« FUNERAL EXPENSES » GUARANTEE			
Death of the participant, payment of a benefit for funeral expenses reimbursement equals to :	100 % of the monthly upper limit of Social Security ³		
EDUCATION PENSION GUARANTEE⁴			
The annual pension, calculated according to the child's age at the time of death or Total and Definitive Disability is as follows :			
Up to the day before 17th anniversary	8 %	21 %	8 %
From the 17th anniversary up to the day before 21st anniversary (or the day before 27th anniversary in the case of continued education)	10 %	30 %	10 %
PARTNER PENSION GUARANTEES			
Temporary partner pension ⁵	/		0,25 % of the base salary x (A - 25)
Lifetime partner pension ⁵	/		0,50 % of base salary x (65 - A)

- Benefits cannot be inferior to the Social Security's lower annual limit (PASS) at the time of the accident, for full time employment. This limit may be decreased pro rata temporis in the case of part time work.
- Regarding children of 12 years old and under, the amount paid is limited to documented funeral expenses.
- Monthly upper limit of Social Security : the applicable monthly Social Security limit considered is as of January 1st during the year in which the event occurs.
- It is stated that :
 - The pension is doubled if a child is an orphan of both mother and father at the death of the Participant ;
 - The pension is lifetime for handicapped children who benefit from the Handicapped Child Education Rent (AEEH) or Handicapped Adult Pension (AAH).
- A : corresponds to the Participant's age at the time of death, calculated as a difference between the date of birth and the date of death.

BENEFICIARY DESIGNATION: WHO CAN YOU DESIGNATE ?

Participants can choose to designate :

Beneficiaries defined on the designation form :

- Spouse ;
- Partner ;
- By default, Participant's children, living and legally represented, in equal parts ;
- By default, Participant's ascendants, in equal parts ;
- By default, Participant's heirs.

Important :

If the above choice of beneficiaries does not fit a particular Participant's case, one or several beneficiaries can be designated at any time by sending a registered letter to the insurer's address, providing that a previously formulated designation has not been formally accepted by a beneficiary (or several).

Furthermore, please note that bank loans can be guaranteed using KLESIA provident scheme death cover capital, subject to the bank's agreement.

This kind of operation requires a specific approach : the appropriate form is available on the www.klesia-schneider-electric-prevoyance.fr website.

THE CHOICE OF OPTION

At the participant's death, the beneficiary can choose one of the three options provided by the contract (see overview table above):

- **Option 1** : Death capital increased and education pension ;
- **Option 2** : Death capital and increased education pension ;
- **Option 3** : Death capital, education pension and partner pension.

If you want to designate different beneficiary (or several) from those recommended within the contract, you need to return the "Beneficiary designation form" to the address that indicated in this form.

Death risk guarantee

DEATH CAPITAL GUARANTEE

This guarantee provides for payment of a capital sum in the case of participant's death. The amount varies according to the participant's family situation.

KLESIA Prévoyance determines the participant's family situation according to article 515.8 of Civil Code : a person with no dependent children living with a civil law partner or a common-law partner is considered as a married person.

In order to determine the participant's family situation to be taken into account when enacting contractual guarantees, KLESIA considers the following persons:

Spouse

Person not judicially separated to the participant ; by the term "spouse" we mean the partner's spouse or a person linked to the participant by an act of civil law (PACS).

Partner

By the term "partner" we mean persons who satisfy the following, cumulative conditions :

- Person living in the same household as the Participant;
- Free of any legal, marital or civil union ties;
- The Participant is also free of any legal, marital or civil union ties;
- Partnership of over two years can be justified. This period doesn't need to be justified if a child is born to the couple.

Dependent persons

Dependent children and dependent ascendants are considered as dependent persons, as defined below :

Dependent children

Participant's children and participant's spouse or partner's children, whether they are legally recognized, natural, legitimate or adopted, providing they satisfy the following, cumulative conditions :

- Under 27 years of age ;
- They do not benefit from the partner's or spouse's work related revenues ;
- Are dependent in fiscal household terms, as follows :
 - Either counted as half-part or quarter-part of the household revenue tax return for the year of the accident ;
 - Or, in the case of students who benefit from the Student Social Security and have chosen not to be attached to the household revenue tax calculation, they receive from the participant a maintenance allowance that is deductible from tax for the year of the accident inducing enactment of guarantees.

A child born during the year is automatically considered as dependent, even if it is not declared as officially dependent on the participant.

In order to be considered as dependent, children over 20 years old who satisfy the cumulative conditions above must not be in employment and must not benefit from own, work related resources, except in the following cases :

- Apprenticeship ;
- Work-study contract with revenues not exceeding 55 % of the minimum wage (SMIC) ;
- Graduate or postgraduate students with affiliation to the French Students Social Security ;
- Holders of disability card as provided by article 173 of the Family Code, with no age limit.

Are also considered :

- Children accepted into the participant's household, on condition they are declared by the participant's employer at the time of subscription or subsequently, immediately when they integrate the participant's household, providing they satisfy the above conditions ;
- The dead participant's legitimate children, if they're born viable less than 300 days after the participant's death ;
- Participant's children receiving legally attributed child maintenance payments, if they satisfy the above conditions.

Dependent ascendants

Ascendants taken into account as parts in the calculation of the participant's household revenue tax at the time of the event inducing enactment of guaranteees.

The participant's family situation taken into account by KLESIA Prévoyance is necessarily the one justified on the date of the event, with the exception of children being born within the 300-day limit explained above.

« ACCIDENTAL DEATH » GUARANTEE

Complementary capital is paid in the case of death resulting from an accident.

By accident, we mean any unintentional bodily injury to the subscriber or the beneficiary of guaranteed funds, caused exclusively by a sudden, external cause or force, excluding all illness or disease, even if it presents itself accidentally (such as cardiovascular disease, aneurysm rupture, stroke, etc).

By traffic accident, we mean an accident on public roads caused by any motor vehicle, private or public, destined to be used on the road,

rails or water, of which the Participant is either a passenger or a driver or if the Participant is outside (pedestrian). Air traffic accidents are equally comprised in the definition of accident.

Capital payment is due if the death of Participant occurs within twelve months following the accident and is expressly declared as caused by the accident.

TOTAL AND DEFINITIVE DISABILITY GUARANTEE (« TDD »)

This guarantee ensures advance payment of death capital to the Subscriber, declared as Totally and Definitively Disabled, if the Subscriber or his/her legal representative formulates such a request within six months of the Social Security being notified of the aforementioned condition, except in the case of force majeure.

The capital is paid to the Subscriber or his/her legal guardian, in a one-off lump sum. The amount is equal to the capital due in the case of death, including increases as provided for in the case of accidental death, subject to the Total and Definitive Disability being the result of an accident.

The Subscriber has to provide certificates of the Total and Definitive Disability as being the result of an accident.

The Subscriber, declared as being Totally and Definitely Disabled, is either rated as a 3rd category Disabled Person by the French Social Security or benefits from Work Accident or Occupational Disease Allowance at the rate of 100 %.

Impact on other guaranteees

Advance payment of death capital triggers the immediate termination of all guaranteees, except the double effect guarantee and, as the case may be, the death related pension guarantee. The death of the Subscriber will not generate the payment of a new capital sum.

« FUNERAL EXPENSES » GUARANTEE

This guarantee provides for a benefit payment to reimburse funeral expenses, in case of participant death.

The benefit, paid to the person who paid the funeral invoice, equals to the maximum mentioned in the benefit summary in page 4/5 of this document. The balance, if any between the maximum benefit and the amount paid, is paid to the designated beneficiaries or by default to the death capital beneficiaries « all causes ».

« DEATH OF A FAMILY MEMBER » GUARANTEE

This guarantee provides for payment of a pension in the case of death of :

- Spouse, partner, civil union partner or common-law partner ;
- Dependent child.

It is paid exclusively to the Participant, sole beneficiary of this guarantee.

« EDUCATION PENSION » GUARANTEE

This guarantee ensures that an education related pension is paid to the Participant's dependent children.

All the conditions required for a child to be considered as dependent need to be satisfied on the date of the participant's death.

« DOUBLE EFFECT » GUARANTEE

This guarantee provides for payment of a capital sum in the case of death of the Participant's partner, simultaneous or posterior to the death of the Participant, on condition that at least one, Participant's or partner's surviving, dependent child, as defined by the "Definition of family situation" paragraph is declared and eligible at the time of death.

TEMPORARY PARTNER PENSION GUARANTEE

This guarantee ensures the payment of a pension to the surviving partner, following the death of the Subscriber. The amount due is calculated as a percentage of the basic salary, as shown in the summary of guarantees therein, pages 4 and 5. The temporary partner pension is paid from the first day of the month following the death of the Subscriber, up to the date of effect of the reversionary retirement pension and up to the legal retirement age of the beneficiary at the latest, regardless of the employer's affiliation to the Fund at the time. In the case of a new union, payments are terminated at the end of the quarter following the new marriage, civil union or the beginning of a documented cohabitation. The pension is paid quarterly, in arrears.

LIFETIME PARTNER PENSION GUARANTEE

This guarantee ensures the payment of a lifetime pension to the surviving partner, in the case of the Subscriber's death. The amount due is calculated as a percentage of the basic salary, as shown in the summary of guarantees therein, pages 4 and 5. The lifetime partner pension is paid from the first day of the month following the death of the Subscriber, regardless of the employer's affiliation to the Fund at the time.

In the case of a new union, payments are terminated at the end of the quarter following the new marriage, civil union or the beginning of a documented cohabitation. The pension is paid quarterly, in arrears.

Sick leave risk guarantee

This guarantee provides for payment of a daily allowance to participants in total, temporary work incapacity who receive Social Security compensation relating to health insurance, work accident or occupational disease.

This guarantee does not apply to participants compensated by the Social Security during maternity leave.

Disability risk guarantee

This guarantee ensures payment of a pension, providing you benefit from the Social Security disability allowance relating to the 1st, 2nd or 3rd category, work accident or occupational disease allowance at the rate at least equal to 20 %, corresponding to Social Security pension calculated at the rate of 10 %.

Definition of disability categories :

Disability : medical condition recognised by the Social Security, that reduces or cancels the participant's ability to earn work related revenues.

The Social Security qualifies disability according to the three following categories:

- 1st category : disabled adherent capable of paid activity.
- 2nd category : disabled adherent incapable of paid activity.
- 3rd category : disabled adherent totally incapable of paid activity who needs assistance from a third person for his basic living needs.

Benefit amount

In the case of a 2nd or 3rd category disability, the benefits paid allow for the maintenance of the Subscriber's net salary, Social Security payments taken into account and deducted, as the case may be. In the case of a 1st category disability, benefit payments amount to 50 % of the basic TA / TB / TC salary, before tax, Social Security payments being deducted thereof. In the case of a 3rd category disability, an additional allowance of 600 euros per month is paid. The payment of this allowance is terminated according to the conditions of payment of the disability pension.

EXCLUSIONS RELATING TO DEATH, WORK INCAPACITY AND DISABILITY RISK GUARANTEES

The guarantees provided by the present contract do not cover the following occurrences :

- Nuclear explosions, direct or indirect ;
- Suicide of the Participant during the first year of affiliation to the Provident Fund of SCHNEIDER ELECTRIC GROUP. Affiliation to the pre-existing mutual fund is taken into account when calculating the reference affiliation period of one year ;
- War, if France is the belligerent party, except particular conditions determined by law relating to insurance during the period of war ; in the case of war, cover cannot be provided except according to conditions as determined by law regulating life risk insurance during the period of war ;
- Popular revolt, riots, fights, terrorist acts committed with the participation of the insured, it being stipulated that in the case of self-defence, assistance to persons in danger or maintenance missions aiming to protect persons or assets of the employer, cover is guaranteed on condition that proof of above can be provided by the Participant ;
- Air travel on board of a flying machine without a valid navigation certificate or piloted by a person not issued with a valid pilot's licence in relation with the machine, even if the Participant is the pilot ;
- Events that are voluntarily or intentionally triggered by the Participant or his beneficiary.

Exclusions relating to the increase of death capital payment or total and definitive disability in the case of an accident.

Further to above exclusions, increases of the capital due in the case of accidental death or total and definitive disability are not covered if the accident is a result of :

- Ascertained drug use on the day of the accident or use of medicinal substances beyond their prescribed doses ;
- Ascertained blood alcohol levels on the day of the accident that are over the legal limit set by the Road Traffic Legislation ;
- Practice of sports that are not included in the list of sporting federations and are not recognised by the French Ministry of Health, Youth and Sports ;
- Practice of any sport at a professional level ;

- Participation as a competitor or passenger in sporting events, demonstrations, shows, acrobatic displays or record attempts involving motorised engines or machines ;
- Voluntary manipulation of explosives or ammunition the possession of which is forbidden ;
- Practice of parachuting, skydiving, hang gliding, piloting an ULM or any non-homologated flying machine. However, accidents involving Participants who are members of clubs run by Employee Representatives Committees who pilot ULMs or hang gliders as part of the clubs' activity, are not excluded.

NIA (NATIONAL INTERPROFESSIONAL AGREEMENT) PORTABILITY

In the case of work contract termination that triggers the right for unemployment fund compensation, former employees benefit from free of charge maintenance of all Provident guarantees during the compensation period, not exceeding the duration of their last work contract. This period is counted in months and is limited to twelve months.

Former employees have to justify being compensated by the unemployment fund from the beginning of the guarantee maintenance period. Related documents must be sent to KLESIA.

Former employees lose the right to the maintenance of guarantees if they start a new job or if they stop receiving unemployment fund compensation.

SOCIAL ACTION

The Group Benefit Plan allows you to benefit from a social fund, integrating SCHNEIDER ELECTRIC GROUP dedicated social fund, set up in order to provide help to participants who are in a delicate situation due to unforeseen expenses related to work incapacity, disability or dependence.

IMA ASSISTANCE

All Participants benefit from the following assistance facilities as part of the new Group Benefit Plan :

- Funeral Assistance ;
- Disability Assistance ;
- Dreaded Diseases Assistance ;
- Caregiver Assistance.

Above guarantees are underwritten by IMA Assurances and detailed in the enclosed Assistance Information Note.

Benefit payments

CONTACTS	Documents to be provided
In the case of Sick Leave	
<p>Questions relating to the scheme : KLESIA → By internet : www.klesia-schneider-electric-prevoyance.fr → By telephone : +33 (0)1 71 39 16 30</p> <p>Declaration of accident, claim: → PeopleLink, otherwise, your Human Resources department : → By phone : 25 25 or +33 (0)1 70 48 88 88</p> <p>Transmission of documents to PASS : → By internet : pass.fr-prevoyance@schneider-electric.com Documents must be sent in PDF format. → BY post : Schneider Electric - PASS Prévoyance 38050 GRENOBLE CEDEX 9</p>	<p>→ Social Security daily compensation certificate</p>
In the case of Disability	
<p>Questions relating to the scheme : KLESIA → By internet : www.klesia-schneider-electric-prevoyance.fr → By telephone : +33 (0)1 71 39 16 30</p> <p>Declaration of accident event regarding 2nd or 3rd category of disability : → PeopleLink, otherwise, your Human Resources department : → By telephone : 25 25 or +33 (0)1 70 48 88 88</p> <p>To constitute your 1st category disability file :</p> <p>Sending of supporting documentation to PASS : → By internet : pass.fr-prevoyance@schneider-electric.com Documents must be sent in PDF format. → By post : Schneider Electric - PASS Prévoyance 38050 GRENOBLE CEDEX 9</p> <p>More information : consult the website, page "employee questions and answers".</p> <p>Your file is ready :</p> <p>Sending of supporting documentation to KLESIA : → By post : KLESIA - Service Prévoyance - Contrat Schneider 65 boulevard Vivier Merle - 69482 LYON CEDEX 03 → using the website contact from : www.klesia-schneider-electric-prevoyance.fr page « contact KLESIA » Documents must be sent in PDF format.</p> <p>More information : consult the website, page "employee questions and answers".</p>	<p>→ A copy of the certificate of attribution of Disability Pension or Accident Pension by the Social Security</p> <p>→ Certificate of payment of Disability Pension and a sworn statement as proof of non-return to work and non-perception of other revenues</p> <p>→ RIB (Bank details)</p> <p>→ Last revenue tax document</p> <p>→ Certificate of unemployment fund compensation (or any other qualified body) or a sworn statement of non-reception</p>
In the case of Death	
<p>Any questions : KLESIA → By internet : www.klesia-schneider-electric-prevoyance.fr or email to schneider-d@klesia.fr → By telephone: +33 (0)1 71 39 16 30</p>	

ANY QUESTIONS ?

Your contacts at the SCHNEIDER ELECTRIC Human Resources Department or at the Personnel Service are at your disposal to help you constitute your file and provide a list of documents required by KLESIA Prévoyance.

Feel free to address all your questions and information requests relating to operational principles of the Group Benefit Plan to the dedicated team :

→ **By internet** : www.klesia-schneider-electric-prevoyance.fr

→ **By telephone** : +33 (0)1 71 39 16 30 (Monday to Friday from 8h30 am to 6h00 pm)

→ **By post** : KLESIA
Service Prévoyance
65 Boulevard Vivier Merle
69482 LYON CEDEX 03

THE PRESENT SCHEME IS UNDERWRITTEN BY KLESIA PRÉVOYANCE. AN INFORMATION NOTE IS GIVEN TO YOU WITH THIS PRESENTATION LEAFLET. YOU CAN REQUEST ALL THE RELEVANT INFORMATION FROM THE SCHNEIDER ELECTRIC HUMAN RESOURCES DEPARTMENT OR FROM THE PERSONNEL SERVICE.

SER.102/18 - CRÉATION ASSOCIATION DE MOYENS KLESIA - PHOTO THINKSTOCK.

KLESIA Prévoyance
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KLÉSIA
Prévoyance