



What is the Occupational Pension Fund (OPF) of Tsakos Maritime Enterprises & Associates?

It is a private non-profit fund operating under the auspices of protection of Tsakos Group. The purpose of the fund is the member to acquire an extra substantial amount of money, one-off, in addition to the mandatory insurance provider (pension). The insured member retains the ownership and control of the fund.

1

Why is it worthwhile to participate?

By joining the fund:

- The contributions are reducing the tax you pay.
- You will receive a tax free substantial amount of money (lump sum).
- The investment is guaranteed.
- The company can subsidize your participation.
- All the expenses are covered by Tsakos Group (General support costs of the Fund, Accounting, software, investment accounts, actuaries, statutory auditors, internal auditors, lawyers, etc.)

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Why to invest my money at the OPF rather than a bank or an Insurance Company?

- For the entire duration of the program, the beneficiary of the investment is your goodself, while in other insurance programs/ banks, the investment belongs to the above and in some cases, you do not even get your capital back!
- Your participation has no expenses or other charges and every moment you know where your money has been invested.
- The interest rate of return of the occupational insurance funds is multiple in relation to even higher current bank deposit rates (i.e. Official Average rate of return for 2017 of the Greek OPF reached to 10%!!)



**WE REWARD OUR EMPLOYEES
we strengthen our work security**

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How long am I committed to participate?

Participation and withdrawal are voluntary in accordance with the terms of the Articles of Incorporation.

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What are the steps to participate?

- Fill in the application form at www.tmea.gr and send it to info@tmea.gr.
- Applications submitted within the first 10 days of the month are immediately activated (current month).
- For requests received after the 10th of each month, the membership is valid by the next month.
- All insured members are informed in written and receive their personal e-code to monitor their accounts.

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What amount should be deposited?

The amount of participation can be varied from € 30 to € 5,000 (U.S.Dollar Equivalent) per month for regular monthly contributions. The member can change his/her contribution throughout of the program at the time of his/her choice. There is no specific limit for special contributions.

6

Where is my money saved?

Deposit and investment bank accounts are held in Greece, Luxembourg and Cyprus in euro/USD.

7

How do I get informed on the progress and status of my funds?

Electronic access (via code) is provided to the members for personal supervision of their investment account as well as full information of the investments.

8

When am I eligible to receive the defined contribution?

Every member of the Fund shall be entitled to receive the defined contribution when he/she meets any of the following conditions:

- Retirement due to old age or invalidity from main insurer
- 54 years old, having been insured at least 8 years under the Fund
- 58 years old, having been insured at least 4 years under the Fund
- 62 years old, having been insured at least 2 years under the Fund
- No age limit, with the completion of 10 years insurance under the Fund
- In the event of death, the pension benefit is reimbursed to the beneficiaries as defined by the insured.

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What happens if I need part of my investment?

There will be a possibility through a bank institution to facilitate the needs of the members.



Our people, our strength!