

February 2022

Study Funds and Provident Funds: Management Fees and Contacts

Dear Employee,

In order to simplify for you the process of joining a study fund, provident/pension fund, following is a compiled list of the investment houses with whom we have a reduced management fee arrangement for staff members at BGU compared to the management fees usually charged (around 2%). For your convenience, following are the contact details of the investment house representative (we should emphasize that this is the person to be contacted directly at the investment house and not an agent) whom you may refer to for any question, clarification during the joining process and during the period of your employment at BGU, from filling out the forms to checking the balance.

Please note that there are default choices, and unless the employee indicates the fund he/she prefers, the employer will be automatically join the employee to the following funds:

Pension Fund - Altshuler Shaham

Study Fund - Migdal Makefet

For questions and further details, please contact the Payroll Department:

Inbal Ben David, Payroll Supervisor

Tel: 08- 6428415;

email: inbalbd@bgu.ac.il

Sincerely yours,

Payroll Department

Pension Funds:

Name of Fund	Contact name	Tel. No.	Mobile	Email	Management Fee
Clal	Shirli Shani	03-7911971	052-2346611	shirlis@clal-ins.co.il	<p>0.8% management fee from current deposits + 0.135% from accrual</p> <p>Or</p> <p>1.85% management fee from current deposits + 0.045% from accrual</p> <p>Or</p> <p>2.25% management fee from current deposits + 0% from accrual</p>
Altshuler	Tsuriei Isakov		052-2229049	tsurieli@altshul.co.il	<p>1.0% management fee from current deposits + 0.22% from accrual</p> <p>Or</p> <p>In supplementary fund - 0% from deposit + 0.22% from accrual</p>
Menorah-Mivtachim	Asher Dzanashvili	08-6654355	050-4049394	dezanshvia@menoramivt.co.il	<p>1.27% from current deposits + 0.127% from accrual</p> <p>Or</p> <p>1.95% from current deposits + 0.049% from accrual Ranked population</p> <p><u>Rated population</u> (social sciences and humanities, engineers, technicians, practical engineers) 0.9% management fee from current deposits + 0.13% from accrual</p> <p>Or</p> <p>1.85% from current deposits + 0.045% from accrual</p> <p><u>Population of senior academic faculty</u> - National Council Agreement 0.9% from current deposits + 0.13% from accrual (up to 400k)</p> <p>Or</p> <p>1.7% management fee from current deposits + 0.0035% from accrual (up to 700k)</p> <p>Or</p> <p>2.19% management fee from current deposits + 0% from accrual (over 700k)</p>

Name of Fund	Contact name	Tel. No.	Mobile	Email	Management Fee
Makefet	Shahar taub	076-8865318	052-4313884	shahart@migdal.co.il	<p>0.8% management fee from current deposits + 0.139% from accrual</p> <p>Or</p> <p>1.75% from current deposits + 0.05% from accrual</p> <p>Or</p> <p>2.5% from current deposits + 0% from accrual</p> <p>Or</p> <p>2% from current deposits +0% from accrual, contingent on meeting</p>
Harel	Yearit Kopelman		052-6833898	yearitk@harel-ins.co.il	<p>0.9% management fee from current deposits + 0.19% from accrual</p> <p>Or</p> <p>1.49% management fee from current deposits + 0.1% from accrual</p>
Halman Aldubi	Shaked Glick	03-6000111	052-5446635	shaked@gemel.co.il	1.49% management fee from current deposits + 0.05% from accrual
Phoenix/ Excellence	Viktoria Katz	074-7318383	052-3853599	viktoriao@fnx.co.il	<p>0.8% from current premium + 0.13% in annual calculation from accrual</p> <p>Or</p> <p>1.7% from current premium + 0.05 in annual calculation from accrual</p>
Meitav Dash	Avi Levi	03-7903121	052-6250259	Avi.Levi3@MeitavDash.co.il	1.49% management fee from current deposits + 0.05% from accrual

Provident Funds and Study Funds

Name of Investment House	Contact name	Tel. No.	Mobile	Email	Management Fee
Migdal Makefet	Shahar taub	076- 8865318	052-4313884	shahart@ migdal.co.il	0.15% study fund 0.5% provident fund
Mivtahim	Asher Dzanashvili	08-6654355	050-4049394	dezanshvia@menoramivt.co.il	0.4%
Clal	Shirli Shani	03-7911971	052-2346611	shirlis@clal-ins.co.il	0.34%
Harel	Yearit Kopelman		052-6833898	yearitk@harel-ins.co.il	0.45%
Psagot	Lidor Bilevsky Yochai Poltov	073-7995193	050-5607983 050-2496237	lidorbil@psagot.co.il corp@psagot.co.il	0.8%
Analyst	Liat Malsa	03-7147177	03-7147831	liatm@analyst.co.il	0.7% depending on investment track
Meitav Yashir	Avi Levi	03-7903121	052-6250259	Avi.Levi3@MeitavDash.co.il	0.6%
IBI	Ayala Lavi	03-5193812	054-2333091	ayala@ibi.co.il	0.7%
Mor	Liat Buaron	073-7895942	052-4333611	liat.buaron@more.co.il	0.7% 0.65% (over 1,000,000 accrual)
Altshuler	Tsuriel Isakov		052-2229049	tsurieli@altshul.co.il	0.69%
Yalin Lapidot	Noam Buba	03-7118428	03-7132512	noam@yl-invest.co.il	0.9%
Halman Aldubi	Shaked Glick	03-6000111	052-5446635	shaked@gemel.co.il	0.4%
Phoenix/Excellence	Viktoria Katz	074-7318383	052-3853599	viktorioa@fnx.co.il	0.5%