

### **Study Funds and Provident Funds Management Fees and Contacts**

Dear Staff Member,

In order to simplify for you the process of joining a study fund, provident/pension fund, following is a consolidated 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 direct contact person of the investment house and not an agent). You may refer to him on 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.

This letter does not constitute pension consulting.

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

Inbal Ben David, Assistant Director of Payroll Division  
Tel: 08-6428415  
E-mail: [inbalbd@bgu.ac.il](mailto:inbalbd@bgu.ac.il)

## Pension Funds

Name of Fund	Name of Contact	Telephone number:	Mobile	E-mail	Management Fee
Clal	Ofir Korman	077-6385977	050-5665587	ofirko@clal-ins.co.il	0.9% management fee of monthly contribution + 0.19% of cumulative savings. (Return of 5.1% of monthly contribution + return of 0.31% of cumulative savings)
Harel	Lizi Nahum		052-5214468	lizina@harel-ins.co.il	1% management fee of monthly contribution + 0.2% of cumulative savings. (Return of 5% of monthly contribution+ return of 0.3% of cumulative savings)
Altschuler	Shahar Mualmi		052-2514842	ShaharM@altshul.co.il	1.8% management fee of monthly contribution + 0.19% of cumulative savings. (Return of 4.2% of monthly contribution+ return of 0.31% of cumulative savings)
Menorah Mivtachim	Moti Azulai	08-6654355	054-7778345	amoti@menoramivt.co.il	1.75% management fee of monthly contribution + 0.2% of cumulative savings. (Return of 4.25% of monthly contribution+ return of 0.3% of cumulative savings) Ranked (administrative staff, humanities and social sciences, engineers, technicians, practical engineers) - 0.9% management of monthly contribution + 0.19 of cumulative savings).
Makefet	Ami Fairmont	03-7958110	052-2205183	amielf@migdal.co.il	1% management fee of monthly contribution + 0.2% of cumulative savings. (Return of 5% of monthly contribution+ return of 0.3% of cumulative savings)

**Provident Funds and Study Funds**

Name of Investment House	Name of Contact	Telephone number:	Mobile	E-mail:	Management fee
Migdal Makefet	Ami Fairmont	03-7958110	052-2205183	amielf@migdal.co.il	0.5% Except for share-based track
Mivtahim	Moti Azulai	08-6654355	054-7778345	amoti@menoramivt.co.il	0.5%
Clal	Ofir Korman	077-6385977	050-5665587	ofirko@clal-ins.co.il	0.34%
Harel	Lizi Nahum		052-5214468	lizina@harel-ins.co.il	0.7% + First Aid Dental Insurance
Psagot	Lidor Bilevsky	0737995193	0505607983	lidorbil@psagot.co.il	0.8%
Analyst	Liat Malsa	03-7147177	03-7147831	liatm@analyst.co.il	0.2% - 0.55% depending on investment track
Meitav Yashir	Customer service	03-7903121		infogemel@mtds.co.il	0.6%
IBI	Ayala Lavi	03-5193812	054-2333091	ayala@ibi.co.il	0.7%
Altschuler	Shahar Mualmi		052-2514842	ShaharM@altshul.co.il	0.69%
Yalin Lapidot	Noam Buba	03-7118428	03-7132512	noam@yl-invest.co.il	0.9%