

Example Jean - Dossier no 1'111'111 - Example SA - Contract no 11'000

## Pension certificate per 01.01.20XX

Edited after your affiliation

Personal data		in CHF	
Example Jean	01.01.1965		
Marital status	Married		
Entry date	01.01.20XX		
Statutory date of retirement	31.01.2030		
Annual reference salary	at 80%	80'000.00	2
Annual insured salary		68'864.00	
Pension plan	Pension plan		1
Funding of benefits and credit to the savings account			
Total monthly contribution of the insured person		493.25	3
	Annual total	Insured's portion	
Savings contribution	11'018.40	4'958.40	4
Risk contribution	2'134.80	960.60	5
Legal and administrative costs contribution	639.00	0.00	6
Annual total contribution	<b>13'792.20</b>	<b>5'919.00</b>	
Annual credit to the savings account		11'018.40	7
Projected retirement benefits at * 8			
	62 years	65 years	9
Projected savings account (interest rate of X%) **	298'744.00	338'300.75	
of which LPP portion	274'076.15	294'117.65	
Annual retirement annuity	18'522.00	22'327.80	
Annual spouse annuity (if insured's death)	11'113.20	13'396.80	
Annual annuity for retired insured's children	3'704.40	4'465.80	
Vested benefits			
Vested benefits at 01.01.20XX		66'422.80	10
of which LPP portion		20'937.20	
Additional information			
Total entry benefits provided		54'321.00	11
of which LPP portion		42'031.00	
Withdrawal for home ownership (must be repaid before a voluntary purchase)		0.00	12
Maximum withdrawal for home ownership on 01.01.20xx ***		66'422.80	13
Maximum voluntary purchase per 31.12.20xx ****		78'574.40	14
Pledging		No	15
Disability benefits			
Annual disability annuity		34'432.20	
Annual annuity for disabled insured's children		5'509.20	
Death benefits 16			
Grant conditions: enlarged 17			
Annual surviving spouse annuity		24'102.60	
Annual orphan annuity		5'509.20	
Individual prefinancing account			
Available amount including interest		40'344.00	18
Pension committee or delegates			
First name	Name	Representative	Function
Jean	Example	Employee	Member
Peter	Example	Employer	Member

\* The applied conversion rates are different between the LPP minimum portion and the extra-mandatory portion. All the details are on [www.profelia.ch](http://www.profelia.ch). Furthermore, the amount on your prefinancing account is not included in the projected retirement benefits.

\*\* Please note that any application for retirement benefits has to be submitted to us in writing before the effective retirement date.

\*\*\* Where appropriate, the amount is valid for all pension plans, subject to applicable legal and tax provisions.

\*\*\*\* Before the voluntary purchase, we proceed to a final calculation for which we need additional information. For this purpose, please fill in the form «Voluntary purchase 2nd pillar» available on our website and return it to us.

Any modification of the calculation elements taken into consideration will result in a change of the indicated contributions and benefits. In all circumstances, the legal and statutory provisions and the data in the file shall apply.

A registration form to notify unmarried cohabitation is at your disposal on [www.profelia.ch](http://www.profelia.ch) in order to inform us about your situation. Benefits can be provided to a cohabitee only if the insured person has announced cohabitation to Profelia before death by means of the form provided for that purpose.

- 1 **Pension plan**  
Contract concluded by your employer under which you are insured and which sets out your benefits and contributions
- 2 **Reference / insured annual salary**  
The insured salary is calculated on the basis of the annual reference salary declared by your employer
- 3 **Total monthly contribution of the insured person**  
Amount deducted from your monthly salary for occupational benefits as indicated on the salary statement provided by your employer
- 4 **Savings contribution**  
Portion of annual contributions allocated to funding retirement benefits
- 5 **Risk contribution**  
Portion of annual contributions allocated to cover disability and death risks, including management costs
- 6 **Legal and administrative costs contribution**  
Portion of annual contributions allocated to management costs and legal contributions, such as contributions to the Guarantee Fund
- 7 **Annual credit to the savings account**  
Savings contribution plus any interest on contributions paid in advance by your employer
- 8 **Projected retirement benefits**  
Indicates the benefits you can expect to receive on retirement. This is a simulation based on your current situation and the conditions in force on the date the pension certificate
- 9 **62 years - 65 years**  
65 is the AVS reference age. It is however possible to take early retirement, but this will have an impact on the level of benefits received. An additional simulation based on early retirement at a lower age, e.g. 62, may be provided for your information
- 10 **Vested benefits**  
Amount acquired for occupational pension plans at the indicated date and that would be transferred to the new pension fund in the event of a change of employment
- 11 **Total entry benefits provided**  
Amount brought into the pension fund, which, in principle, comes from your previous pension fund
- 12 **Withdrawal for home ownership**  
Amount you already received for the acquisition of your home
- 13 **Maximum withdrawal amount for home ownership**  
Amount you could withdraw on the date mentioned for the acquisition of a home, subject to legal provisions
- 14 **Maximum voluntary purchase**  
Amount that may be purchased to maximize your retirement benefits, subject to the legal provisions
- 15 **Pledging**  
Indicates if you have pledged your savings account
- 16 **Death benefits**  
Benefits that would be paid in case of death before retirement
- 17 **Grant conditions**  
The grant conditions may be minimal or enlarged depending on the provisions specified in your pension plan
- 18 **Individual prefinancing account**  
Amount available to finance all or part of the reduction in the annuity in the event of early retirement