Retraites Populaires

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		60'512.00
Pension plan	Pension plan (1)	

Funding of benefits and credit to the savings account		
Total monthly contribution of the insured person		499.70 (3)
	Annual total	Insured's portion
Savings contribution	9'076.80	4'538.40 (4)
Risk and costs contribution	2'916.00	1'458.00 (5)
Annual total contribution	**11'992.80**	**5'996.40** (6)
Annual credit to the savings account		9'076.80

Projected retirement benefits at (7)	62 years	65 years (8)
Projected savings account (interest rate of X %) *	358'888.85	408'452.10
of which LPP portion	256'514.20	288'764.70
Annual retirement annuity	23'141.40	27'774.60
Annual spouse annuity (if insured's death)	13'884.60	16'665.00
Annual annuity for retired insured's children	4'628.40	5'554.80

Vested benefits	
Vested benefits at 01.01.20XX	154'321.00 (9)
of which LPP portion	54'645.55

Additional information	
Total entry benefits provided	154'321.00 (10)
of which LPP portion	73'014.00
Withdrawal for home ownership (must be repaid before a voluntary purchase)	0.00 (11)
Maximum withdrawal for home ownership on 01.01.20XX **	154'674.00 (12)
Maximum voluntary purchase per 31.12.20XX ***	0.00 (13)
Pledging	No (14)

Disability benefits	
Annual disability annuity	22'900.20
Annual annuity for disabled insured's children	4'579.80

Death benefits (15)	
Grant conditions : enlarged (16)	
Annual surviving spouse annuity	13'740.00
Annual orphan annuity	4'579.80

Individual prefinancing account	
Available amount including interest	40'344.00 (17)

Pension committee

First name	Name	Representative	Function
Jean	Example	Employee	Member
Peter	Example	Employer	Member

* 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 complete and return us, the form « Voluntary purchase 2nd pillar » available on our website.

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.

Benefits can only be provided to your cohabitee if the registration form to notify un married cohabitation, available on www.retraitespopulaires.ch or on your Espace personnel, reaches us before your death.

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(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 form 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 and costs contribution
Portion of annual contributions allocated to cover disability and death risks, including management costs

(6) Annual credit to the savings account
Savings contribution plus any interest on contributions paid in advance by your employer

(7) 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

(8) 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

(9) 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

(10) Total entry benefits provided
Amount brought into the pension fund, which, in principle, comes form your previous pension fund

(11) Withdrawal for home ownership
Amount you already received for the acquisition of your home

(12) Maximum withdrawal amount for home ownership
Amount you could withdraw on the date mentioned for the acquisition of a home, subject to legal provisions

(13) Maximum voluntary purchase
Amount that may be purchased to maximize your retirement benefits, subject to the legal provisions

(14) Pledging
Indicates of you have pledged your savings account

(15) Death benefits
Benefits that would be paid in case of death before retirement

(16) Grant conditions
The grant conditions may be minimal or enlarged depending on the provisions specified in your pension plan

(17) Individual prefinancing account
Amount available to finance all or part of the reduction in the annuity in the event of early retirement