

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	
Annual credit to the savings account		9'076.80	6
Projected retirement benefits * 7			
	at 62 years	at 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		154'674.00	9
of which LPP portion		54'645.55	
Additional information			
Total entry benefits provided		154'321.00	10
of which LPP portions		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

* The applied conversion rates are different between the LPP minimum portion and the extra-mandatory portion. All the details are on www.retraitespopulaires.ch. Furthermore, the amount on your prefinancing account is not included in the projected retirement benefits.

** Please note that any application for retirement benefits in the form of a lump sum has to be received at least 1 month before to 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. This document cancels and supersedes any and all previously established pension certificates.

A registration form to notify unmarried cohabitation is at your disposal on www.retraitespopulaires.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 Retraites Populaires 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 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 day the pension certificate

8 62 years - 64/65 years

64/65 is the official retirement age, respectively for women and men. 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 from 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 if 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