

Contact  
Forename, Name  
Telephone number  
E-mail address  
issued on: [dd.mm.yyyy](#)

Personal/Confidential  
Mr Herbert Mustermann  
Musterstrasse 11  
1111 Musterdorf

## Pension Certificate as at "date"

### 1) Personal Data

Personal number	882	Joined pension fund on	01.09.2022
Social security number	756.xxxx.xxxx.xx	Retirement at age 65 on	30.09.2039
Date of birth	01.09.1974	Employment level	100%
Gender	male	Category	Basic
Marital status	single		

### 2) Salary Data

Chargeable annual salary	CHF	131,000.00
Employment level		100%
Insured annual salary Savings	CHF	62,475.00
Insured annual salary Risk	CHF	62,475.00

### 3) Retirement Savings Capital

4) Total retirement savings capital as at 01.01.2023	CHF	164,283.10
5) of which retirement savings capital in accordance with BVG as at 01.01.2023	CHF	105,830.60
6) Projected retirement savings capital (with interest) at a retirement age of 65 as at 30.09.2039	CHF	412,154.95
7) Projected retirement savings capital BVG (with interest) at a retirement age of 65 as at 30.09.2039	CHF	316,156.10
8) Projected retirement savings capital (without interest) at a retirement age of 65 as at 30.09.2039	CHF	366,082.00
9) Projected retirement savings capital BVG (without interest) at a retirement age of 65 as at 30.09.2039	CHF	282,947.25

### 10) Calculation Basis

Interest on retirement savings capital in 2023	
- Retirement savings capital BVG	1.00%
- Comprehensive interest retirement savings capital	1.00%
- Projected interest rate for retirement benefits	1.00%

### 11) Projected Retirement Benefits

Retirement	Conversion rate	Annual pension in CHF	Retirement savings capital in
Aged 65 on 30.9.2039	5.80%	23,905.00	412,154.95
Aged 64 on 30.9.2038	5.65%	22,357.20	395,702.40
Aged 63 on 30.9.2037	5.50%	20,867.70	379,412.65
Aged 62 on 30.9.2036	5.35%	19,435.70	363,284.20
Aged 61 on 30.9.2035	5.20%	18,060.40	347,315.50
Aged 60 on 30.9.2034	5.05%	16,741.00	331,504.85
Aged 59 on 30.9.2033	4.90%	15,476.70	315,850.75
Aged 58 on 30.9.2032	4.75%	14,266.70	300,351.65

Also insured are a spouse or partner pension (registration during lifetime required) at 60% of the retirement pension and an orphan's pension at 20% of the retirement pension.

#### Notes on retirement benefits

Withdrawal of capital: Up to 100% of the retirement savings capital at the time of retirement possible (please note notification deadlines stated in the pension fund rules)

## 12) Disability Benefits

Annual disability pension	CHF	24,990.00
Annual child's disability pension per child	CHF	4,998.00

## 13) Benefits on Death before Retirement

Annual spouse's or partner's pension (registration during lifetime required)	CHF	14,994.00
or lump-sum death benefit, if no spouse's or partner's pension is due	CHF	164,283.10
Annual orphan's pension per child	CHF	4,998.00

## 14) Contributions

	Employee in CHF	Employer in CHF	Total in CHF
Savings contribution	5,622.60	5,622.60	11,245.20
Risk and cost contribution	750.00	750.00	1,500.00
Total contribution	6,372.60	6,372.60	12,745.20
Monthly contribution	531.05	531.05	1,062.10

\*The contribution covers the costs for risk insurance, the security fund and administration. Please refer to the foundation rules for any further elements of the contribution.

## 15) Buy-In

Maximum possible buy-in amount on 01.01.2023	CHF	50,608.00
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(The statutory provisions and pension plan rules on buy-ins apply. It is essential to submit the buy-in form before transferring a buy-in amount.)

## 16) Advance Withdrawals

Maximum possible advance withdrawal	CHF	164,283.10
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