

MODEL

Responsible

Name
 Telephone number
 E-Mailaddress
 erstellt am: xx.xx.xxxx

Confidential

Herr Herbert Mustermann
 Musterstrasse 11
 1111 Musterdorf

Insurance certificate as of "date"

1 Personal data

Personal number	822	Entry pensions found as of	01.08.2011
SVN number	756.xxxx.xxxx.xx	Date of retirement at the age	30.11.2029
Date of birth	16.11.1964	Degree of occupation	100%
Sex	male	Plan number	Basis
Marital status	married		
Date of marriage	xx.xx.xxxx		

2 Salary data

Reported annual salary	CHF	80'000.00
Salary savings insured	CHF	55'430.00
Salary risk	CHF	55'430.00

3 Old-age savings

3a Total as of "date"	CHF	190'000.00
3b - Of which retirement in accordance with LOB "date"	CHF	168'000.00
3c Expected retirement capital (incl. Interest) at age 65 as of 30.11.2029	CHF	421'355.10
3d Expected retirement capital (but for Interest) at age 65 as of 30.11.2029	CHF	340'500.50

4 Bases of calculation

4a Conversation rates	6.4% in the age 65/64
4b Interest on old-age savings 2014	
- Savings LOB	1.75%
- Supplementary savings	1.75%
4c - Projected old-age savings	1.75%

Benefits

5 Assumed old-age benefits

Retirement	Conversation rate	Annual pension	or	Capital
In the age 65 as of 30.11.2029	6.40%	CHF 26'967	CHF	421'355
In the age 64 as of 30.11.2028	6.25%	CHF 25'269	CHF	404'302
In the age 63 as of 30.11.2027	6.11%	CHF 23'679	CHF	387'542
In the age 62 as of 30.11.2026	5.96%	CHF 22'116	CHF	371'070
In the age 61 as of 30.11.2025	5.84%	CHF 20'725	CHF	354'882
In the age 60 as of 30.11.2024	5.71%	CHF 19'355	CHF	338'972

It is insured a pensioner's children's pension of 20% of the retirement pension.

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6	Disability				
	Annual disability pension		CHF		35'200.00
	Disabled person's child's pension		CHF		3'341.70
7	Death before retirement				
	Annual spouse's pension / cohabitor's pension		CHF		26'400.00
	Or lump-sum death benefit		CHF		74'750.05
	Annual orphan's pension		CHF		3'341.70
8	Death after retirement				
	Annual spouse's pension / cohabitor's pension		CHF		11'756.45
	Annual orphan's pension		CHF		3'918.80
9	Financing				
			Employee	Employer	Annual
	Savings contribution	CHF	4'157.40	4'157.40	8'314.80
	Risk contribution *	CHF	2'161.80	2'161.80	4'323.60
	Total contribution	CHF	6'319.20	6'319.20	12'638.40
9a	Monthly contribution	CHF	526.60	526.60	1'053.20
	*The risk contribution include the cost of reinsurance, the Security Fund and the administration of the insured persons.				
10	Purchase				
	Prospective maximum voluntarily purchasable amount "date"		CHF		0.00
	(Subject to any statutory and regulatory provisions relating to the purchase. Prior to the transfer of a lump sum purchase, the purchase form must necessarily be submitted).				
11	Vested benefit				
	Vested benefit from a former pension plan		CHF		150'000.00
	Vested benefit to age 50		CHF		xxx
	Vested benefit to marriage at "date"		CHF		xxx
12	Premature withdrawal				
	Available for premature withdrawal		CHF		190'000.00

This insurance certificate replaces all previous certificates. It is for information only. For the obligation of the Foundation and the scope of benefits in detail the current pension fund regulations is authoritative.