



Register now:  
[myBaloise.ch](https://myBaloise.ch)

## Pension certificate

Our pension certificate provides you with important information concerning your pension cover every year and in the case of any amendments. It provides detailed information about the insured benefits and the contributions payable by you and your employer.

The following explanations are intended to help you better understand your pension certificate. The example shown is a sample certificate. Your personal pension situation will not match the one shown in the sample certificate exactly. For this reason, your certificate will not necessarily contain all the information shown in the sample. Your certificate may also include additional information that refers specifically to you.

**The calculation of your pension benefits and conditions of entitlement is determined exclusively by your employer's pension fund regulations, which are legally binding.**

## Sample certificate

### Pension certificate as at 1 January 2024

#### Personal details for James Miller

Policy number	51/2.345.678
Date of birth/AHV number	15.07.1965/756.123.456.78
Marital status/Degree of employment	Married/100%
Pension fund	Sample Ltd
Contract number	50/0.012.345
Category	All insured persons

1 Salaries for the calculation of benefits	2 Declared	3 Savings	4 Risk
Applicable annual salaries	70,000.00	44,275.00	70,000.00

5 Retirement assets	Date	5 Pursuant to the BVG	5 Total
6 Current pension assets	01.01.2024	176,000.00	17,836.00
7 Projected retirement assets with interest	01.08.2030	245,347.25	330,094.85
8 Projected retirement assets without interest	01.08.2030	230,666.00	308,768.30

9 Projected benefits on retirement	Date	Retirement assets	Pension
At age 65 10	01.08.2030	330,094.85	17,836.00
At age 64	01.08.2029	317,506.15	16,786.00
At age 63	01.08.2028	305,076.90	15,780.00
At age 62	01.08.2027	292,805.20	14,823.00
At age 61	01.08.2026	280,689.00	13,906.00
At age 60	01.08.2025	268,726.30	13,029.00

Benefits in the event of disability or death	18 Pursuant to BVG	Accident	Illness
11 Disability pension (waiting period: 24 months)	15,685.00		28,000.00
12 Disabled person's children's pension (waiting period: 24 months)	3,137.00		5,600.00
13 Waiver of contributions (waiting period: 3 months)			
14 Spouse's/life partner's pension	9,411.00		16,800.00
15 Orphan's pension	3,137.00		5,600.00
16 Additional lump-sum death benefit for married persons		70,000.00	70,000.00
16 Additional lump-sum death benefit for unmarried persons		70,000.00	70,000.00
17 Assets from purchases with reimbursement		30,000.00	30,000.00

19 Financing	Total premium	Of which, employer	Of which, employee
Annual contribution	11,112.80	5,556.40	5,556.40
Of which, savings contribution	8,312.90	4,156.45	4,156.45
Monthly contribution	926.00	463.00	20 463.00

#### Additional information

21	Maximum purchase amount	1,538.00
22	Withdrawal benefit under Art. 15 FZG (Federal Law on Vesting in Pension Plans)	251,000.00
23	Retirement credit	8,412.30
24	Pledging for home ownership registered	No
25	Lump-sum payment option on retirement registered	No

All amounts are stated in Swiss francs. Pension benefits are stated on an annual basis.

- This pension certificate replaces the previous certificate. It is based on the regulations and the calculated values valid on the reference date of the pension certificate.
- Interest paid on retirement assets: compulsory: 1.25% / non-compulsory: 0.25%.
- Interest projection for retirement assets (not guaranteed): compulsory: 1.25% / non-compulsory: 1.50%.
- Conversion rate on ordinary retirement (active): compulsory: 5.75% / non-compulsory: 4.40%.
- Purchases subject to statutory provisions and confirmation by the Foundation.
- The organisation and financing of the pension fund is stipulated in the regulations.
- The provision of benefits is based exclusively on the currently valid regulations and individually applicable regulations, such as provisos. In this context, for cases of incapacity for work, occupational disability or disability, the pension certificate valid at the beginning of the incapacity for work is applicable.
- Reason for issue: annual processing
- Without entitlement to a spouse's/surviving partner's pension the actual retirement asset will be paid out as a lump-sum death benefit.

#### Legend

- 1 Salaries for the calculation of benefits / applicable annual salaries**  
Different annual salary amounts are used for the calculation of the benefits.
- 2 Declared annual salary**  
The declared annual salary is your annual AHV salary, which is reported to us by your employer.
- 3 Annual savings salary**  
One of your various annual salary amounts. It is used to calculate the savings contributions.
- 4 Annual risk salary**  
One of your various annual salary amounts. It is used to calculate the death/disability benefits.
- 5 Retirement assets**  
Two values are shown. The statutory benefits under the BVG and the total benefits are listed separately.
  - **Pursuant to the BVG:** This amount equates to the statutory minimum (compulsory).
  - **Total:** This amount is calculated based on your total retirement assets (compulsory and non-compulsory).
- 6 Current retirement assets**  
This is the amount of current retirement assets that you have already accumulated.
- 7 Projected retirement assets with interest**  
Projected retirement assets at the time of your retirement. These consist of the currently accumulated retirement assets, the future retirement credits 23 and interest accrued until retirement.
- 8 Projected retirement assets without interest**  
Projected retirement assets at the time of your retirement. These consist of the currently accumulated retirement assets and the future retirement credits 23 accrued until retirement. The death/disability benefits can be calculated based on this value.

**9 Projected benefits on retirement**

This is the pension paid to you annually. It is determined by multiplying the projected retirement assets with interest by the conversion rate **7**. The amount of the retirement benefit depends on the time of retirement. If you take early retirement, the amount of the retirement benefit will change. These projected values serve as a guide.

**10 Retirement age for women**

The normal reference age is 65. For women it will be increased from 64 to 65 with the AHV 21 reform on 1 January 2024.

**11 Disability pension**

If you become fully incapacitated for work due to disability, you can expect a disability pension of this amount.

**12 Disabled person's children's pension**

In addition to your disability pension, you will receive an annual pension per child.

**13 Waiver of contributions**

After expiry of the waiting period, Baloise pays the pension fund contributions in the event of incapacity for work.

**14 Spouse's / life partner's pension**

If you die, your spouse or partner is entitled to a pension. Registered partnerships are deemed equivalent to marriage.

**15 Orphan's pension**

If you die, your children receive annual orphans' pensions.

**16 Lump-sum death benefit**

If you die, your survivors will receive a one-off, lump-sum death benefit.

**17 Assets from purchases with reimbursement**

These voluntary purchases into the pension fund will be paid out in the event of death before retirement as a one-off lump sum. These assets form part of the retirement assets.

**18 Pursuant to the BVG**

These benefits equate to the statutory minimum.

**19 Financing**

Here you can see the contributions which your employer and you, as an employee, pay into the pension fund.

**20 Of which, employee monthly**

This amount will be deducted from your salary every month by your employer.

**21 Maximum purchase amount**

This is the maximum amount you may voluntarily pay into your pension fund. With your payments, you improve your retirement benefits.

**22 Withdrawal benefit under Art. 15 FZG (Federal Law on Vesting in Pension Plans)**

You receive this amount on your withdrawal from the pension fund. We will transfer this to your new pension fund or a portable benefits foundation.

**23 Retirement credit**

This amount will be added to your retirement assets this year.

**24 Pledging for home ownership registered**

If you have pledged your pension fund for home ownership, this will be indicated here with "yes"

**25 Lump-sum payment option on retirement registered**

If you have notified us that you wish to receive your retirement benefit as a lump sum, then this will be noted here.

**Baloise Life Ltd**

Aeschengraben 21  
P.O. Box  
4002 Basel  
Customer Service 00800 24 800 800  
customerservice@baloise.ch