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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 2017

Personal details for James Miller

Pension fund	Sample Ltd
Contract number	50/0.090.280
Category	All insured persons
Policy number	51/7.986.249
Date of birth/AHV number	06.03.1963/756.123.456.78
Marital status/Degree of employment	Unmarried/100%

1 Salaries for the calculation of benefits	2 Declared	3 Savings	4 Risk
Applicable annual salaries	111 111.00	59 925.00	59 925.00

5 Projected retirement benefits	Date	5 Pursuant to BVG	5 Total
6 Current pension assets	01.01.2017	144 456.85	208 344.95
7 Projected retirement assets with interest	01.04.2028	287 352.40	362 147.30
8 Projected retirement assets without interest	01.04.2028	265 451.95	329 659.50
9 Retirement pension	01.04.2028	19 540.00	23 205.00

Benefits in the event of disability or death	17 Pursuant to BVG	Accident	Illness
10 Disability pension (waiting period: 24 months)	18 051.00		23 970.00
11 Disabled person's children's pension (waiting period: 24 months)	3 610.00		4 794.00
12 Waiver of contributions (waiting period: 3 months)			
13 Spouse's/life partner's pension	10 830.00		14 382.00
14 Orphan's pension	3 610.00		4 794.00
15 Additional lump-sum death benefit for married persons		111 111.00	111 111.00
15 Additional lump-sum death benefit for unmarried persons		111 111.00	111 111.00
16 Assets from purchases with reimbursement		30 000.00	30 000.00

18 Financing	Total premium	Of which, employer	Of which, employee
Annual contribution	12 631.00	6 315.50	6 315.50
Of which, savings contribution	8 899.90	4 449.95	4 449.95
Monthly contribution	1 052.60	526.30	19 526.30

20 Projected benefits on retirement	Date	Lump sum	Pension
At age 65	01.04.2028	362 147.30	23 205.00
At age 64	01.04.2027	347 517.15	21 652.00
At age 63	01.04.2026	333 037.30	20 139.00
At age 62	01.04.2025	318 706.10	18 721.00
At age 61	01.04.2024	304 522.05	17 385.00
At age 60	01.04.2023	290 483.55	16 178.00

Additional information	
21 Maximum purchase amount	24 668.05
22 Withdrawal benefit under Art. 15 FZG (Federal Law on Vesting in Pension Plans)	208 344.95
23 Retirement credit	8 988.80
24 Individual surplus account	870.80
25 Pledging for home ownership registered	No
26 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: 1,000%/non-compulsory: 0,500%.
- Interest projection for retirement assets (not guaranteed): compulsory: 1,000%/non-compulsory: 1,500%.
- Conversion rate on ordinary retirement (active): compulsory: 6,800%/non-compulsory: 4,900%.
- 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.
- Reason for issue: annual processing
- Without entitlement to a spouse's/surviving partner's pension the actual retirement assent will be paid out as a lump-sum death benefit.
- **Do you have questions to your Pension Certificate? Our consultant will explain the most important details of your documents under www.baloise.ch/pension-certificate**

Legend

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| <p>1 Salaries for the calculation of benefits/applicable annual salaries
Different annual salary amounts are used for the calculation of the benefits.</p> | <p>→ Under the BVG: This annual pension equates to the statutory minimum.</p> <p>→ Total: This annual pension is calculated based on your total retirement assets.</p> |
| <p>2 Declared annual salary
The declared annual salary is your annual AHV salary, which is reported to us by your employer.</p> | <p>6 Current retirement assets
This is the amount of current retirement assets that you have already accumulated.</p> |
| <p>3 Annual savings salary
One of your various annual salary amounts. It is used to calculate the savings contributions.</p> | <p>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.</p> |
| <p>4 Annual risk salary
One of your various annual salary amounts. It is used to calculate the death/disability benefits.</p> | <p>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.</p> |
| <p>5 Projected retirement benefits (annual pension)
Two values are shown. The statutory benefits under the BVG and the total benefits are listed separately.</p> | |

9 Retirement pension

This is the pension paid to you annually. It is determined by multiplying the projected retirement assets with interest **7** by the conversion rate.

10 Disability pension

If a disability means you are fully incapacitated for work, you can expect a disability pension of this amount.

11 Disabled person's children's pension

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

12 Waiver of contributions

Baloise bears the pension fund contributions in the case of an earnings incapacity.

13 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.

14 Orphan's pension

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

15 Lump-sum death benefit

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

16 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.

17 Under the BVG

These benefits equate to the statutory minimum.

18 Financing

Here you can see the contributions which your employer and you, as an employee, pay into the pension fund. The savings contribution is credited to your retirement assets.

19 Of which, employee monthly

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

20 Projected benefits on retirement

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.

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.

23 Retirement credit

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

24 Individual surplus account

If you receive policyholder's dividends, these will be held in your surplus account. You are guaranteed to receive this amount in addition to your retirement assets **6**.

25 Pledging for home ownership registered

You can use a portion of your occupational pension as a deposit for your own residential property. Here you can see if this applies to you.

26 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.

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