



# Comments to the Insurance Certificate

## 1 Personal Data

Your personal data

## 2 Base Salary

The annual contractual salary without expenses, allowances and bonus. It is the base to calculate your contributions and benefits.

## 3 Insured Salary

Your insured salary is equal to your base salary minus the coordination amount. The coordination amount: is equal to CHF 25'095.—with 100% degree of employment. For part-time employees the coordination amount is multiplied by the percentage degree of employment. (plan regulations Art. 11 par. 2).

## 4 Savings and Risk Contributions

Contributions (according to chosen plan) that are deducted off your salary. Savings contributions are fully credited to your old age savings (vested benefits). Risk contributions cover the risks death and disability in service. Employees below the age of 20 only contribute 1% of risk contributions.

## 5 Disability Pension

Disability pension depends on the grade of disability and can be 60% of the last insured salary at the most.

## 6 Spouse's / Partner's Pension

Annual pension of 36% of the insured salary paid to surviving spouse / partner in case of death in service. For eligibility requirements see the plan regulations.

## 7 Children's Pension

Annual pension of 12% of the insured salary paid to disabled's child or orphan depending on the individual case. The entitlement to a children's pension ends at the age of 18 or, if in education, at the age of 25.

## 8 Lump Sum Death Benefit

If an active or disabled fund member dies and no surviving beneficiary is entitled to a spouse's or partner's pension a lump sum death benefit will be paid. Dependants qualify as beneficiaries according to the plan regulations Art. 36 par. 2.

## 9 Retirement Pensions

Normal retirement age for both gender is 65. Active members can ask for a voluntary early retirement at the age of 58 at the earliest. Reductions according to plan regulations apply.

## 10 Retiree's Child Pension

A pensioner's child's pension is only paid out under very restrictive conditions. The pension fund regulations Art. 38 govern these.

## 11 Savings Capital

This amount totals the old age savings and consists of brought in vested termination benefits, contributions, interests and additional voluntary bought in's. At retirement age savings capital will be transferred into a pension or can partly be withdrawn in form of a lump sum. Details are explained in the plan regulations.

**Insurance Certificate as of 01.01.2024**  
(all amounts in CHF)

**1**

**Personal**  
**Mr**  
**Peter Muster**  
**Bahnhofstrasse 1**  
**8240 Thayngen**

**1**

**Personal Data**  
Social Security No. 756.1782.0055.99  
Employee No. 2023100  
Date of birth 10.06.1985  
Marital status Unmarried  
Degree of employment 100%  
Entry pension fund 01.01.2023  
Normal retirement 01.07.2050  
Company UL Schweiz GmbH

Your salary and contributions for your benefits		%	per Month	per Year
Base salary	<b>2</b>			90'000.00
Insured salary	<b>3</b>			64'905.00
Savings contributions employee	<b>4</b>	6.00	324.55	3'894.60
Risk contributions employee		2.00	108.20	1'298.40
Savings contributions employer		11.00	594.95	7'139.40
Risk contributions employer		1.25	67.60	811.20

Your insured benefits (without AHV-bridge pension)		Lump Sums	Ann. Pensions
Disability pension	<b>5</b>		38'943.00
Spouse's / Partner's pension	<b>6</b>		23'366.00
Children's pension (disabled's child or orphan)	<b>7</b>		7'789.00
Lump sum death benefit (if no spouse- / partner's pension paid)	<b>8</b>	92'813.00	

Your projected benefits (without AHV-bridge pension)		Conversion-Rate	Projected Capitals	Annual Pensions
Projection-interest: 1.75%				
Old age pension at age 58 (baseplan)	<b>9</b>	4.45	420'576.00	18'716.00
Old age pension at age 59 (baseplan)		4.55	441'566.00	20'092.00
Old age pension at age 60 (baseplan)		4.65	462'599.00	21'511.00
Old age pension at age 61 (baseplan)		4.75	483'675.00	22'975.00
Old age pension at age 62 (baseplan)		4.90	505'121.00	24'751.00
Old age pension at age 63 (baseplan)		5.05	526'941.00	26'611.00
Old age pension at age 64 (baseplan)		5.20	549'144.00	28'556.00
Old age pension at age 65 (baseplan)		5.35	571'735.00	30'588.00
Child's pension (retiree's child) at age 65				<b>10</b>

Your savings capitals			
Accrued savings capital	<b>11</b>		71'337.85
- of which savings capital base plan			71'337.85
- of which savings capital capital plan shift (can be obtained in form of a lump sum or pension)			0.00
- of which savings capital prefinancing of early retirement (can be obtained as a lump sum or a pension)			0.00

Other information			
Termination benefits on 01.01.2024	<b>12</b>		71'337.85
- of which saving capital BVG	<b>13</b>		32'425.20
Maximum possible buy-in subject to income tax deductability (base plan)	<b>14</b>		118'915.60
Maximum possible buy-in subject to income tax deductability (prefinancing early retirement)	<b>15</b>		318'229.40
Amount available for financing of home ownership	<b>16</b>		71'337.85

This insurance certificate voids all previously issued. The respective valid plan rules prevail.

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## 12 Termination Benefit

Active fund members whose employment relationship ends are entitled to a termination benefits. Termination benefits have to be transferred to the new employers pension fund. In case of leaving Switzerland special rules apply.

## 13 Savings Capital BVG

Part of the savings capital that has been accrued according to the by law given standards.

## 14 Maximum possible Buy-in (Base Plan)

Up to this amount additional voluntary buying-in into base plan is possible which leads to better benefits. Buying in amounts are generally fully income tax deductible.

## 15 Maximum possible Buy-in (prefinancing early retirement)

Additional voluntary buying-in into early retirement requires to be fully bought-in in the base plan. Buying-in amounts are generally fully income tax deductible.

## 16 Financing of Home Ownership

This amount can be withdrawn or pledged for the acquisition of home ownership. A withdrawal leads to reduced old age benefits (not if only pledged). If the property is sold withdrawn amount has to be paid back to the pension fund.

These are comments to the insurance certificate. Legally binding are only the respective valid plan regulations. In case of questions please contact pension fund administration.