



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

The result of base salary less coordination amount is your insured salary. Coordination amount equals maximum single state pension (AHV) (1.1.2021 = CHF 28'680.--) for annual salaries above CHF 86'040.--. For salaries below it is reduced according to the plan regulations. (appendix Art. 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 25 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. Dependents qualify as beneficiaries according to the plan regulations.

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

Retiree's child pension is 20% of the current old age pensions. The entitlement to a retiree's child's pension ends at the age of 18 or, if in education, at the age of 25.

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additional voluntary bought in's. At retirement age savings capital will be transferred into a pension or can partly be withdrawn in form of a lump sum.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 01.08.2021 (all amounts in CHF)

Personal Data
Mr
Peter Muster
Bahnhofstrasse 1
8240 Thayngen

Social Security No. 756.1782.0055.99
Employee No. 2021000
Date of birth 10.06.1985
Marital status Single
Degree of employment 100%
Entry pension fund 01.01.2015
Normal retirement 01.07.2050
Company UL Schweiz GmbH

Your salary and contributions for your benefits	%	per Month	per Year
Base salary			90'000.00
Insured salary			61'320.00
Savings contributions employee	6.00	306.60	3'679.20
Risk contributions employee	2.00	102.20	1'226.40
Savings contributions employer	11.00	562.10	6'745.20
Risk contributions employer	1.50	76.65	919.80

Your insured benefits (without AHV-bridge pension)	Lump Sums	Ann. Pensions
Disability pension		36'792.00
Spouse's / Partner's pension		22'076.00
Children's pension (disabled's child or orphan)		7'359.00
Lump sum death benefit (if no spouse- / partner's pension paid)	99'563.00	

Your projected benefits (without AHV-bridge pension)	Conversion-Rate	Projected Capitals	Annual Pensions
Projection-interest: 1.75%			
Old age pension at age 58 (baseplan)	4.45	431'320.00	19'194.00
Old age pension at age 59 (baseplan)	4.55	451'745.00	20'555.00
Old age pension at age 60 (baseplan)	4.65	472'221.00	21'959.00
Old age pension at age 61 (baseplan)	4.75	492'749.00	23'406.00
Old age pension at age 62 (baseplan)	4.90	513'636.00	25'169.00
Old age pension at age 63 (baseplan)	5.05	534'889.00	27'012.00
Old age pension at age 64 (baseplan)	5.20	556'514.00	28'939.00
Old age pension at age 65 (baseplan)	5.35	578'517.00	30'951.00
Child's pension (retiree's child) at age 65, 20% of projected old age pension			6'191.00

Your savings capitals	
Accrued savings capital	63'280.40
- of which savings capital base plan	63'280.40
- 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 01.08.2021	63'280.40
- of which saving capital BVG	28'642.70
Maximum possible buy-in subject to income tax deductability (base plan)	4'575.60
Maximum possible buy-in subject to income tax deductability (prefinancing early retirement)	300'711.60
Amount available for financing of home ownership	63'280.40

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.