

Pension statement at 01.01.2017

Personnel data

First name, surname	H. Muster	
Contract / Pens. plan / Policy No.	601000 / 600-Ind-S / 23220	
OASI number	756.1234.5678.97	Confidential
Date of birth	08.04.1971	Mr.
Marital status / date	unknown /	H. Muster
Admission / Retirement date	01.01.2016 / 30.04.2036	
Employer	TRANSPARENTA Sammelstiftung	
Group of insured persons	(keine)	
FTE / disability level PF	100.00% / 0.00%	

Basic data

	Salary 1
1 Reported annual salary	90'000.00 1
2 Pensionable salary (saving)	65'325.00 2
3 Pensionable salary (risk)	65'325.00 3
4 Retirement savings available	118'126.20 3
of which retirement in accordance with LOB	75'338.75 4

Deposits / early withdrawals

	Private	Receipt of VB
5 15.11.2016	10'000.00	01.01.2016 97'654.00

Account statement	Balance 01.01.2016	Interest	Savings contribution	Contributions incl. int.	Balance 31.12.2016
	0.00	0.00	8'988.60	109'137.60	118'126.20

Contributions

	Employee	Employer	Total
6 Savings contribution per year	7.50% 4'899.60	7.50% 4'899.60	9'799.20 6
7 Risk contribution per year	334.80	334.80	669.60 7
8 Administrative costs per year	109.80	109.80	219.60 8
9 Management costs per year	35.40	35.40	70.80 9
Deduction per month	448.30	448.30	896.60

10 Retirement benefits 1 13	11 retirement savings 2 12	conversion rate	Pension / month	Pension / year
Total / LOB / Supplementary	LOB / Supplementary		14	
Age 58	268'121.05 / 208'622.80 / 59'498.25	5.400% / 4.850%	1'179.25	14'151.00
Age 59	282'561.05 / 221'495.80 / 61'065.25	5.600% / 5.000%	1'288.10	15'457.20
Age 60	297'145.45 / 234'497.55 / 62'647.90	5.800% / 5.150%	1'402.25	16'827.00
Age 61	311'875.70 / 247'629.35 / 64'246.35	6.000% / 5.300%	1'521.90	18'262.80
Age 62	326'753.30 / 260'892.45 / 65'860.85	6.200% / 5.450%	1'647.05	19'764.60
Age 63	341'779.60 / 274'288.15 / 67'491.45	6.400% / 5.600%	1'777.85	21'334.20
Age 64	356'956.20 / 287'817.85 / 69'138.35	6.600% / 5.900%	1'922.95	23'075.40
Age 65	372'284.60 / 301'482.85 / 70'801.75	6.800% / 6.200%	2'074.20	24'890.40

Disability benefits

	Pension / month	Pension / year
15 Disability pension (waiting period 24 months)	1'857.70	22'292.40 15
16 Disabled person's child's pension each child up to age 18 or 25 (waiting period 24 months)	371.55	4'458.60 16
Waiver of contributions (waiting period 24 months)		

Death benefits

	Pension / month	Pension / year
18 Spouse's pension / co-habitor's pension 3 (lump-sum death benefit acc. to the regulations)	1'114.60	13'375.20 18
20 Orphan's pension/spouse orphan's pension (each child up to age 18 or 25)	371.55	4'458.60 20

Additional information

21 Prospective retirement savings without interest at retirement age 65	327'826.60 21
22 Balance of divorce	0.00 22
23 Balance of withdrawals for home ownership	0.00 23
24 Subject to pledge	no 24
25 Available for premature withdrawal for home ownership	108'107.45 25
26 Maximum purchasable amount (Ask for the definitive calculation by filling in the purchase form.)	34'149.55 26

¹ without retiree child's pension (for amount of benefits see the regulations)

² Assumed interest rate for projection: 1.00%

³ Written application required (Form website)

This statement replaces all previous statements. The provisions of the regulations apply. All figures in CHF.



1 Reported annual salary: gross annual salary reported by the employer; used as the basis for all calculations.

2 Pensionable salary: annual salary actually insured by the pension fund minus a possible coordination deductible. A limit can be set for this. It is possible for a different salary to be covered for the savings component than for the risk component, for example, so the pension statement may show more than one pensionable salary. For details, please see the employer's pension plan.

3 Total retirement savings available/termination benefits available (obligatory and supplementary sector) held in the participant's personal pension fund account on the reference date and payable on leaving the pension scheme (termination benefits as at the reference date).

4 Retirement savings capital in accordance with the LOB (Law on Occupational Pension Schemes): components of savings capital stipulated by law (obligatory).

5 Contributions/early withdrawals: Here, contributions such as transferred termination or vested benefits, voluntary purchases, repayment of premature withdrawals, transfers on divorce and premature withdrawals, e.g. for owner-occupied residential property or as a result of divorce, are reported.

6 Savings contribution: credited to savings.

7 Risk contribution: cost of the risks of death and disability.

8 Administrative costs: to cover administration expenses.

9 Management costs: cost of providing support to insured persons and concluding contracts.

10 Retirement benefits may be claimed in the form of a monthly pension or a one-time lump-sum payment. **TRANSPARENTA** also offers the option of a combined pension and lump-sum payment.

Retirement age: the normal retirement age is 65 for men and 64 for women.

Early retirement: this is possible with a corresponding pension reduction from age 58. During the early retirement period, the pension fund can pay out an AHV bridging pension. Drawing an AHV bridging pension means a lifelong reduction in the retirement pension and any retiree child's pensions.

Deferred retirement: if the insured person continues to work beyond the normal retirement age, he or she can fully or partially defer retirement for up to a maximum of 5 years.

11 The occupational pension plan consists of the LOB minimum and, if applicable, a supplementary component. The **LOB component** covers the salary segment from CHF 21,150 to CHF 84,600, and the supplementary component covers higher or lower pensionable salary segments and higher savings contributions than the LOB provides for. All contributions made before the LOB was implemented in 1985 are also supplementary.

12 Expected normal savings capital at retirement age: this amount is projected, based on the pension plan, the current pensionable salary and current interest rate. Changes in the pension plan, the pensionable salary or the interest rate will result in a change to this amount.

13 Retiree child's pension: persons who receive a retirement pension are entitled to retiree child's pensions for children under 18. If the children are still in school/training, the pension is payable until they have completed their studies/training, but no later than their 25th birthday.

14 Expected retirement pension: the retirement pension is calculated using the pension conversion rate. There are separate conversion rates for LOB/LPP mandatory coverage and extra-mandatory coverage.

Pension conversion rate: with capital of CHF 1,000 and the 6.8% pension conversion rate, the annual pension would be CHF 68.

15 In the event of **disability** due to illness, the LOB is liable to pay benefits. If the disability is the result of an accident, the UVG (Swiss Federal Law on Accident Insurance) is in principle liable. However, in the event of an accident, **TRANSPARENTA** also pays benefits starting from the UVG maximum salary of CHF 148,200.

16 Disabled person's child's pension: persons who are entitled to a disability pension are entitled to disabled person's child's pensions for children under 18. If the children are still in school/training, the pension is payable until they have completed their studies/training, but no later than their 25th birthday.

17 In the event of **death** due to illness, the LOB is liable to pay benefits. If death is the result of an accident, the UVG is in principle liable. However, in the event of an accident, **TRANSPARENTA** also pays benefits starting from the UVG maximum salary of CHF 148,200. The death benefits shown on the pension statement apply up until the insured person retires.

Pension or lump-sum payment: in the event of death, the surviving spouse or entitled co-habitor can opt for a survivor's pension or a one-time lump-sum payment.

18 The surviving spouse of a pension recipient receives 60% and orphans receive 20% of the current pension. **Co-habitor's pension:** a person who has co-habited with the deceased in a marriage-like domestic partnership for an uninterrupted period during at least the last five years, or who is responsible for supporting children from the relationship, is entitled to a co-habitor's pension. Both persons must be unmarried. The co-habitor's pension will only be granted if the preconditions to a claim were satisfied upon retirement.

19 Lump-sum death benefit: In the event of death of an insured person, the retirement savings capital will be paid off in terms of a lump-sum death benefit after the deduction of capital, which is needed for the pay-off of the survivors' pension.

20 Orphan's pension/spouse orphan's pension: this pension is paid to children under 18. If the orphans are still in school/training, the pension is payable until they have completed their studies/training, but no later than their 25th birthday.

The **spouse orphan's pension** is paid if the spouse of an insured person dies leaving behind a child under the age of 18.

21 Expected normal savings capital at retirement age: this amount is projected, based on the pension plan and the current pensionable salary, without taking into account interest rates. Changes in the pension plan or the pensionable salary will result in a change to this amount.

22 Balance following divorce: this amount corresponds to the difference between the amount transferred to the former spouse in the divorce settlement and the repurchases made by the insured person. The balance shown can be repurchased without restriction. The otherwise applicable repurchase restrictions do not apply in the event of repurchase of benefits following divorce.

23 Balance following early withdrawal for home ownership: this amount corresponds to the difference between the early withdrawals made for home ownership and the repayments made by the insured person.

24 Pledging: shows whether the available retirement savings have been pledged to purchase owner-occupied residential property.

25 Available for early withdrawal for home ownership: this sum may be drawn for the purpose of buying or building owner-occupied residential property, provided that at least 5 years have passed since the last early withdrawal and the insured person is no older than 50. After the age of 50, the amount available for early withdrawal is limited. The minimum early withdrawal amount is CHF 20,000.

26 Voluntary purchase: any contribution gaps due to missing contribution years or salary increases can be offset with voluntary purchases. There is a contribution gap if the total retirement savings available are lower than the maximum savings theoretically possible under the pension plan. Voluntary purchases can generally be deducted from taxable income. As the tax authorities may impose purchase restrictions, we recommend that you consult the relevant tax authorities in advance. The calculation is based on an interest rate of 2%, unless otherwise specified in the pension plan.

Based on 2017 figures