

CH/UXX-PXSX / XXXXXX / 756.XXXX.XXXX.XX

Personal/Confidential

Mr
John Smith



**Personal pension certificate
for Mr John Smith**

valid as of 01.01.2019

Reason for issue: Bonus allocation

All amounts in CHF

General information	Contract XXXXXX	Declared annual salary	85'150.00
	Group of insured persons 001	Qualifying salary savings component	60'265.00
	GENERAL PORTFOLIO	Qualifying salary risk component	60'265.00
	Insured person's no. 756.XXXX.XXXX.XX		
	Date of birth 07.07.1969		
	Level of employment 100.00%		

		Mandatory portion	Total
Retirement savings	Retirement savings on 01.01.2019	138'937.30	145'561.20
	Deposit (Bonus) 01.01.2019		46.00
	Retirement savings on 01.01.2019	138'937.30	145'607.20
	Vested benefits entitlement on 01.01.2019	138'937.30	145'607.20
Applicable interest rate for the period concerned			
	• for mandatory portion	x.xxx%	
	• for supplementary portion	x.xxx%	

		Lump sum	or	Pension
Retirement benefits	At the age of 65 on 01.08.2034	360'637.90		24'029.75
	At the age of 64 on 01.08.2033	344'620.85		22'023.45
	At the age of 63 on 01.08.2032	328'840.55		20'203.70
	At the age of 62 on 01.08.2031	313'293.45		18'543.55
	At the age of 61 on 01.08.2030	297'976.05		17'021.95
	At the age of 60 on 01.08.2029	282'885.05		15'621.25
	At the age of 59 on 01.08.2028	268'017.10		14'373.00
	At the age of 58 on 01.08.2027	253'368.90		13'214.15

Other retirement benefits (as percentage of retirement benefits drawn as pension)

- Retirement person's children's benefit 20%
- Spouse's/unmarried partner's pension in event of death after retirement 60%
- Orphan's benefit in event of death after retirement 20%

Interest rate used to calculate retirement benefits: x.xxx%

The rates used to convert retirement savings into a pension and the currently valid interest rates are available at www.swisslife.ch/en/protect/

Financing early retirement		Maximal
	Purchase sum for early retirement	
	At the age of 64 on 01.08.2033	-
	At the age of 63 on 01.08.2032	-
	At the age of 62 on 01.08.2031	-
	At the age of 61 on 01.08.2030	-
	At the age of 60 on 01.08.2029	-
	At the age of 59 on 01.08.2028	-
	At the age of 58 on 01.08.2027	-

Please refer to pension fund regulations for details on financing.

Contract XXXXXX Insured person's no. 756.XXXX.XXXX.XX
 Mr John Smith, born on 07.07.1969

All amounts in CHF

		Accident	Illness
Disability benefits	Annual disability income (waiting period 24 months)	0.00	20'753.45
	Annual disabled person's children's benefit (waiting period 24 months)	0.00	4'150.70
	Waiver of contributions (waiting period 3 months)		
	The benefits shown correspond to a degree of disability of 100%.		
	Disability benefits are payable until 31.07.2034 at the latest.		

		Accident	Illness
Benefits in event of death prior to retirement	Annual spouse's/unmarried partner's pension	0.00	12'452.05
	Annual orphan's benefit	0.00	4'150.70
	Lump-sum death benefit, in addition to a spouse's/unmarried partner's pension	145'607.20	0.00
	Lump-sum death benefit, if no spouse's/unmarried partner's pension is due	145'607.20	145'607.20

		Mandatory portion	Total
Purchase / Repayment	Total possible payment as of 01.01.2019	0.00	26'900.75
	• Share of repayment of home ownership prepayments	0.00	0.00
	• Share of repayment as a result of divorce/dissolution of the registered partnership	0.00	0.00
	• Share of purchase of additional pension fund benefits		26'900.75
	Prepayments for home ownership are to be repaid prior to purchase.		

		Employee	Total
Financing	Savings contribution	4'475.40	8'950.80
	Risk contributions, cost and additional legal contributions	1'817.40	3'634.80
	Annual contribution	6'292.80	12'585.60
	Monthly contribution 1/12	524.40	1'048.80

		Mandatory portion	Total
General informationen	Maximum possible prepayment for home ownership as at 01.01.2019		145'607.20
	Pledging for home ownership: no		

Administrative Board	Chairman/President John Doe, Anytown	
	Employee representative	Employer representative
	Jon Smith, XXXX Anytown	John Doe, XXXX Anytown

Notes Further information is available at: www.swisslife.ch/en/protect/
 The values shown are based on currently valid assumptions and are for information purposes only
 Please refer to your pension regulations and the pension plan on which this pension certificate is based for details of your entitlement to benefits and when they become due.
 If you have any questions, please contact First Name, Surname, tel 043 284 XX XX.

Your pension benefits online The online portal gives you an overview of your pension data and allows you to plan your financial future online.
 Register today at **myworld.swisslife.ch** and benefit from our services.

Issued by Swiss Life on 01.01.2019 on behalf of your employee benefits institution.