

swissstaffing Pension Fund

Your Pension Fund Certificate briefly explained

Pension Fund's swissstaffing Second pillar		
Insurance Certificate as of 01.01.2017		
Your situation		
Your personal data		
AVS/AHV number	156.87.774.000	
Personnel no.	555909014	
Marital status	Unmarried	Mrs
Date of birth	12.09.1987	Colette MUSTER
Date of participation	01.01.2016	Schneestrasse 5
Normal retirement	01.10.2051	8000 Zürich
Company	Buez Personal	
Your salary and contributions for your benefits		
		CHF
Current degree of occupation	100 %	
Annual salary	65'000.00	
Contributory salary	40'325.00	
Annual personal contribution	1'895.40	
Annual employer contribution	1'895.40	
Total of your contributions without interest	1'895.40	
Your total transfer without interest	0.00	
Old-age savings		
		CHF
Accrued old-age savings (of which min. LPP : CHF 2'822.75)	2'823.60	
Old-age Savings projected on the day of retirement (projection rate : 3.5 %)	326'680.00	
Your insured benefits		
		CHF
Retirement pension	22'215.00	
Disability pension	22'215.00	
Spouse's pension	13'329.00	
Child's pension	4'443.00	
Lump-sum payable at death	2'824.00	
Supplemental lump-sum death benefits	20'163.00	
Termination benefit on 01.01.2017	2'823.60	
Other information		
		CHF
Maximum buy-in amount subject to fiscal provisions	122'186.50	
Amount available for financing home ownership	2'823.60	
For further information, please call from 9AM to 11AM or from 2PM to 4PM, the following number +41(0)58 266 28 02 or send an e-Mail to: swissstaffing@aonhewitt.com .		
Neuchâtel, 26.01.2017		
This insurance certificate voids and replaces the previous certificate. In case of conflict between this document and the plan rules, the plan rules prevail.		

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Date of participation	01.01.2016	Schneestrasse 5
Normal retirement	01.10.2051	8000 Zürich
Company	Buez Personal	
Old-age Savings projected on the day of retirement		
		Capital Retirement pension
Projection rate : 0 %	188'521.00	12'820.00
Projection rate : 1.5 %	235'835.00	16'037.00
Projection rate : 3.5 %	326'680.00	22'215.00
Neuchâtel, 26.01.2017		
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Contributory salary:

Your annual salary less the coordination deduction of CHF 24,675. If your employer has planned better conditions for you, the deduction is less.

Annual contribution:

You pay a contribution from your contributory salary. Your employer pays in the same amount for you. The contribution rate is determined based on your age and the risk and administrative costs to the pension fund. You can find our contribution rates at www.swissstaffing-bvg.ch.

Old-age savings:

- This is how much you have already saved. The savings consist of your termination benefits, savings contributions plus interest, and the voluntary buy-in amount. Your old-age savings currently attract 3 % interest.
- On retirement, you will likely have saved old-age savings of this amount.

Retirement pension:

You receive this amount annually when you are retired.

Disability pension:

As a member, you are insured against disability, and in the event of disability, benefit from annual payments.

Spouse's pension/child's pension:

In the event of death, your husband/wife or partner and your children (up to the age of 18, or 25 if in education) will receive this annual pension.

Lump-sum payable at death:

- There is a choice between a spouse's pension/partner's pension and a one-off payment in the form of a lump-sum payable at death.
- A supplemental lump-sum death benefit is paid to the spouse, partner or children of the deceased. This corresponds to 50 % of insured pay but is capped at 2.5 times the maximum annual salary defined by the Occupational Pensions Act (BVG/LPP).

Termination benefit:

If you leave the pension fund, you take this amount with you. The termination benefit corresponds to the total amount of savings accrued on the date of termination.

Buy-in amount:

You can voluntarily pay in this amount and buy into the pension fund.

Financing home ownership:

This amount is available for you to finance home ownership.

Visit us at <http://www.swissstaffing-bvg.ch/en/members/advantages.php> to find out more about your pension fund and the benefits.