

Factsheet

**PENSION FUND CERTIFICATE:  
HOW TO READ IT**

All employees subject to the LPP receive a pension fund certificate each year providing information on their 2nd pillar pension fund. This statement informs the employees of their possible benefits.

**At the beginning of the year**

The Fondation Patrimonia's policyholders receive their pension fund certificate at the beginning of the year. You will find below the explanations regarding the various sections of the certificate.

The pension fund certificate and its contents

**CERTIFICATE OF INSURANCE AS OF 01.01.2019**

**PATRIMONIA PREVOYANCE MODERNE**

**1** Confidential  
Mr David Dupond  
Rue de la Gare 1  
1200 Genève

**Employer**  
Ref. contract  
n°AHV  
Date of affiliation  
Date of birth  
Marital Status

**Employeur SA**  
999 - EBEBM6 - 99001  
75612341234123  
01.01.2019  
15.02.1964  
married

**3** **Salaries datas**

Reference annual salary		100'000	<b>2</b>	
Annual insured salary (Savings)		60'435 *	75'115	
Annual insured salary (Risks)		60'435 *	100'000	
	<b>Savings</b>	<b>Risk</b>	<b>Management</b>	<b>Total</b>
Annual employee contribution	6'760.20	625.20	150.00	7'535.40
Annual employer contribution	6'760.20	625.20	150.00	7'535.40
<b>Total annual contribution</b>	<b>13'520.40</b>	<b>1'250.40</b>	<b>300.00</b>	<b>15'070.80</b>
<b>Monthly employee contribution</b>				<b>627.95</b>

**4** **General informations**

Accumulated savings capital 193'392.00 \* 215'312.70

**5** **Vested benefits** 215'312.70

**7** Vested pension on wedding date by 02.04.2010 24'533

Maximum amount of repurchase 25'059

Amount available for house ownership allowance 107'656

**8** **Annual benefits**

Disability benefits (100%)

Disability pension	20'802.70 *	50'000.00
Pension for disabled person's children	4'160.55 *	8'000.00
Death benefits		
Surviving spouse's pension	12'481.60 *	30'000.00
Orphan's pension	4'160.55 *	8'000.00
Death lump sum		215'312.70
Death lump sum additional		100'000.00

**9** **10**

**11** **Retirement benefits**

At the age of	Taux Conversion	Capital projected interest	Pension projected interest	Capital projected interest	Pension projected interest
		1.00%	1.00%	2.500%	2.500%
58 years	5.45%	265'496	14'470	273'437	14'902
60 years	5.75%	298'009	17'136	314'659	18'093
62 years	6.05%	331'175	20'036	357'967	21'657
64 years	6.35%	365'008	23'178	403'468	25'620
65 years	6.50%	382'178	24'842	427'075	27'760

**Notes**

Legal minimal part according to the LPP  
Estimate based on the technical bases of the Fondation but at least according to BVG  
Interest rate used for the current year 1.00% - Les montants sont exprimés en CHF  
This certificate is informative. Only benefits calculated with Regulation are valid

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## Explanations of the various sections

**1. General and personal information** – Information regarding the contract, the pension fund and your personal data.

**2. Annual AVS salary** – Corresponds to the annual AVS salary declared by the employer.

**3. Insured salary** – Defined by the pension plan and used for the calculation of contributions and benefits. The insured salary savings are used for the calculation of the retirement contributions while the insured salary risk portion concerns the benefits and contributions in case of death or disability. Depending on the pension plan, the declared annual AVS salary is not necessarily fully insured. A coordination deduction may be applied according to the pension fund.

**4. Annual contribution** – The amounts paid by the employee and their employer to the pension fund during the past year. These amounts comprise a savings portion, used to finance your retirement capital, and a risk portion that is used to finance disability and death benefits. The other contributions cover the management costs and the guarantee fund. The employer must always contribute at least half of the total contribution.

**5. Accumulated savings capital** – The policyholder's savings account is used to finance retirement. Its funds come from contributions by the policyholder and the employer, from vested benefits transferred from previous pension funds, from annual interest credited and from any voluntary repurchases.

**6. Vested benefits** – These correspond to the savings capital mentioned above and taking into account regulatory provisions. It is also the amount that an employee has a right to on leaving a company and which will be transferred to their new pension fund or a vested benefits account.

**7. Simulated maximum repurchase according to regulations** – The simulated amount that the policyholder could pay, on a voluntary basis, to the pension fund to make up for any pension shortfall. A validation from your pension fund must be obtained before making any payments. Any payment made to repurchase years may not be accessed as capital for a period of three years. Any early payments taken to purchase real estate must be fully reimbursed before making a payment to repurchase missing years. Your repurchase payments for missing years are returned to your legal heirs in the event of death according to the Fondation's current general conditions.

**8. Amount available for simulated home** – Simulated amount from vested benefits that could be used for the acquisition or construction of a principal residence. The minimum amount of an early payment is CHF 20,000.- and may only be requested once every five years. As of the age of 50, the highest amount between half of the current vested benefits and the assets at 50 years old may be requested.

**9. Disability pension** – When disability occurs, a disability pension is paid to the policyholder, following a regulatory waiting period, until the legal age of retirement.

**Pension for a disabled person's child** – Children, minors or children in education, also receive a pension named pension for a disabled person's child. According to the Fondation's current rules and regulations, children's pensions are paid until they attain the age of 20 or, if the child is still in an apprenticeship or higher education, 25 years of age.

**10. Spouse/partner's pension** – In the event of death, an annual pension is granted to the surviving spouse or surviving partner (recognition of the partnership is subject to conditions).

**Orphan's pension** – Children, minors or children in education also receive a pension named orphan's pension. According to the Fondation's current rules and regulations, orphan's pensions are paid until they attain the age of 20 or, if the child is still in an apprenticeship or higher education, 25 years of age.

**Death benefits when no pension is payable** – If no spouse's/partner's pension is to be paid, the amount of the death benefit is equal to that of the accumulated savings capital.

**Additional death benefits** – According to the characteristics defined in the pension plan, an additional death benefit may be granted to designated beneficiaries in conformity with the regulatory provisions.

**11. Probable retirement benefits** – Estimations of the projected pension/retirement capital with interest for the current year/projected. These estimates are calculated on the current regulatory minimum age for early retirement up to the current legal age of retirement. This information should be treated with caution as it is based on hypotheses that are subject to change in the future.

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### Your contact person

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Patrimonia is certified Quality ISO 9001: 2015.

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**PREVOYANCE**  
**MODERNE**