

Fondation Patrimonia

# 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.**

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.

## Pension fund certificate: how to read it

# 1. General and personal information

Information regarding the contract, the pension fund and your personal data.

999 Confidentiel Mr Maurice Lampert Route du test 1162 St-Prex	Employer Ref. contract n°AHV Date of affiliation Date of birth Civil Status	Employeur SA 999 - E1ABI9 - Plan dynamique - 756.0000.0000.02 01.01.2024 12.07.1978 single
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# 2. Annual AVS salary

Corresponds to the annual AVS salary declared by the employer.

Salaries datas	
Reference annual salary	80'000

### 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.

Annual insured salary (Savings)	54'275 *	80'000
Annual insured salary (Risks)	54'275 *	80'000

### 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.

	Savings	Risk	Management	Total
Annual employee contribution	6'000.00	1'000.20	150.00	7'150.20
Annual employer contribution	6'000.00	1'000.20	150.00	7'150.20
<b>Total annual contribution</b>	<b>12'000.00</b>	<b>2'000.40</b>	<b>300.00</b>	<b>14'300.40</b>
<b>Monthly employee contribution</b>				<b>595.85</b>

## 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.

### General informations

Accumulated savings capital

78'523.40 \* 158'963.50

## 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.

Vested benefits

158'963.50

## 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.

Maximum amount of repurchase

28'247

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## 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.

Amount available for home ownership withdrawal

158'964

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## 9. 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.**

**Retirement benefits**

<i>At the age of</i>	<i>Conversion Rate</i>	<i>Capital projected interest 1.25%</i>	<i>Pension projected interest 1.25%</i>	<i>Capital projected interest 2.500%</i>	<i>Pension projected interest 2.500%</i>
58 years	4.95%	357'056	17'674	398'111	19'706
60 years	5.25%	395'018	20'738	447'425	23'490
62 years	5.55%	433'936	24'083	499'236	27'708
64 years	5.85%	473'832	27'719	553'670	32'390
65 years	6.00%	494'155	29'649	581'912	34'915

## 10. 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.

**Disability benefits (100%)**

Disability pension	17'419.55 *	48'000.00
Pension for disabled person's children	3'483.90 *	8'000.00

## 11. 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.

**Death benefits**

Surviving spouse's pension	10'451.75 *	32'000.00
Orphan's pension	3'483.90 *	8'000.00
Death lump sum		158'963.50
Death lump sum additional		80'000.00

**Notes**

\* Legal minimal part according to the LPP

*This certificate is informative. Only benefits calculated with Regulation are valid. This document was generated automatically.  
Interest rate used for the current year 1.25% - All amounts are in CHF*



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