



Personal
Mrs/Mr
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01.01.2019 / gah

Occupational benefit statement as at 01.01.2019

Particulars

1	Date of birth	10.06.1972	Personnel no.	1'111'111
	Civil status	married	Social security no.	756.1111.1111.11
	Joining date	01.10.2005	Location	C&A Basel
	Regulatory retirement age	65	Category	Plan
	Retirement date	01.07.2037		
	Age at reporting date (years / months)	46 / 06		

Basis data

2	Reported annual salary	46'085.00
	Coordination deduction	-22'162.00
	Annual insured salary	23'923.00

Financing / contributions

	Contribution rate	per month	per annum	
3	Employee's savings contribution	8.75 %	174.45	2'093.40
	Employee's risk contribution	1.23 %	24.50	294.00
	Employer's savings contribution	10.55 %	210.30	2'523.60
	Employer's risk contribution	1.47 %	29.30	351.60
Annual pension credit			4'617.00	

Development of pension savings and leaving benefits

4	Pension savings at the end of the year before last year	79'500.00
	Deposits and withdrawals in previous year	0.00
	Interest in previous year (1.00%)	795.00
	Pension credit in previous year	4'617.00
	Retirement savings as at 31.12.2018 (1)	84'912.00
	Minimum amount according to Art. 17 FZG as at 31.12.2018 (2)	80'228.50
	BVG pension savings as at 31.12.2018 (3)	55'385.25
Leaving benefits as at 31.12.2018 (Maximum of (1), (2) or (3))	84'912.00	

Estimated pension benefits		Pension savings	Conversion rate	Annual retirement pension
	Retirement savings at retirement age 65 a), b)	262'618.00	5.35 %	14'050.00
	Retirement savings at retirement age 65 (without interest)	191'752.00	5.35 %	10'259.00
5	Retirement benefits at age 64 a), b)	249'520.00		12'975.00
	Retirement benefits at age 60 a), b)	200'245.00		9'412.00
a) Interest rate 2019: 0.00%; b) Interest rate from 2020: 2.50%				
Up to 100% of the retirement pension can be withdrawn as a lump sum if regulatory requirements and notification period are respected.				
Disability benefits				
6	Annual disability pension, not later than retirement age			16'746.00
	Annual disabled person's child pension, not later than retirement age			3'349.00
	Exemption from contribution payment according to regulations			
Death benefits				
7	Annual spouse's or partner's pension until regulatory retirement			10'048.00
	Annual spouse's or partner's pension from regulatory retirement			8'430.00
	Annual orphan's pension until regulatory retirement			3'349.00
	Annual orphan's pension per child from regulatory retirement age			2'810.00
	Sum payable at death guaranteed			46'085.00
	Sum payable at death additional			84'912.00
The additional death benefit is reduced by the equivalent value of all other benefits from the Pensionskasse. The equivalent value of the pensions is calculated according to the current actuarial principles of the Pensionskasse.				
Voluntary additional contribution				
8	Maximum possible voluntary additional contribution			8'655.00
	Voluntary extra contributions over the last three years, including interest			0.00
The voluntary additional contribution stated is based on a provisional calculation and is given for guidance only. Before making a payment, please consult the office responsible for occupational benefits, as detailed information is needed to calculate the actual voluntary additional contribution potential.				
Further information				
9	Contributed vested benefits and deposits			28'134.25
	Maximum available amount for home ownership			84'912.00
	First leaving benefits reported after 01.01.1995: 31.12.2005			743.50

You can also find this information online [www.pkca.ch/en/Pension benefits](http://www.pkca.ch/en/Pension%20benefits)

All amounts are presented in CHF.

Pension fund regulations are reserved. This statement replaces all earlier editions.

Issued by Libera Ltd. on behalf of the pension fund.



Information sheet – current pension statement

General notice

The pension statement is based on the valid pension regulations and the pension plans.

Below are explanations of your pension statement with references to the relevant articles in the pension regulations.

Explanations of the pension statement as of 1/1/201X

- 1 **Personal details** Please inform the relevant HR department immediately of any changes. In particular, it is important that you report any changes to your marital status, as the pension fund must calculate the termination benefit as of the date of marriage. The assigned pension plan can be seen in the box for this category.
- 2 **Basic data** Employee contributions and pension benefits are based on the employee's **insured annual salary**. This is generally the AHV annual salary as reported by their employer, less the coordination amount. The coordination deduction is used to coordinate the insured salary between the AHV and the pension fund. The amount of the coordination deduction corresponds to the basic AHV retirement pension based on the relevant annual salary, but not more than seven-eighths of the maximum basic AHV retirement pension. For details, see the pension plan.
- 3 **Financing and contributions** The savings contributions (employee and employer) are calculated as a percentage of the insured salary and are used for financing the retirement pensions. The percentage is **based on age** and is the same for women and men. The amount marked "Total employee contribution per month" is your **pension fund contribution based on the salary calculation**. The annual retirement credit is comprised of the employee's and employer's savings contributions. A risk contribution is charged in order to finance the benefits in case of inability to work, disability and death; this is also calculated as a percentage of the insured salary.

4 Development of retirement assets and termination benefit

- Ø 1) Detailed information is used to determine the development of the retirement assets compared to the previous year.
- Ø 2) When an insured member leaves the pension fund, he/she is entitled as a minimum to the joining benefits, incl. interest, and to the personal contributions he/she has made during the contribution period, plus a supplement of 4% for each year of age from age 20 (maximum: 100%).
- Ø 3) The minimum retirement assets that must be saved as part of the mandatory BVG and paid out on termination.

On termination, there is a statutory obligation to make a comparison calculation. The termination benefit equals the maximum of 1), 2) or 3).

- 5 **Expected retirement benefits** The **retirement assets at retirement age** are based on the current retirement assets and a projection of these assets. In making this calculation, it is assumed that the insured salary will remain unchanged until retirement. The interest rate used for this projection is based on the foundation's technical interest rate. During the year, the projection is based on a provisional interest rate set by the Board of Trustees during the year; the final interest rate for the year is set by the Board of Trustees based on the pension fund's performance and financial situation at the end of the year.

To calculate the expected **retirement pension**, the projected retirement assets after lump-sum withdrawal are multiplied by the conversion rate (example: retirement assets of 200,000 and a conversion rate of 5.35% results in an annual retirement pension of 10,700). The retirement pension is paid for life by the pension fund. The available retirement assets as of the date of retirement can be withdrawn in full or in part as a lump sum → Art. 17 para. 1). Notice of the lump-sum withdrawal must be submitted in writing at least one year in advance and must also be signed by the spouse or registered partner.

The projected retirement benefits at ordinary retirement age (men: 65 / women: 64) are shown; for comparison purposes, the benefits at age 60 are also shown. All of the expected retirement benefits shown on the pension statement may change considerably before retirement as a result of changing factors, such as insured salary, interest and changes to the regulations. In order to show the impact of interest, in particular, a projection of retirement at age 65 with an interest rate of 0% is shown for comparison purposes.

The calculations are for information only and do **not** serve as the basis for legal claims of any sort.



6 Benefits in the event of incapacity to work In the first two years after the commencement of the **inability to work**, there is an entitlement to salary replacement benefits as specified by the current by-laws. Such entitlement commences after the obligation to continue paying salary ends.

In the event of **disability** (as a result of illness or accident), there is an entitlement to a **disability pension and a contribution exemption** until retirement age. The contribution exemption means that you and your employer no longer need to make contributions. The amount of the disability benefits, incl. children's pensions, is governed by the pension plan.

Upon retirement, the disability pension is replaced with a **retirement pension**. The retirement pension is calculated on the basis of the retirement assets available on reaching retirement age, which are carried forward according to the savings contributions in accordance with the contribution exemption, and the conversion rate that applies on reaching retirement age.

7 Death benefits In the event of death, a pension is paid to the spouse or registered partner. The amount is governed by the pension plan. Insured members who are not married or living with a registered partner can, during their lifetime, register for a **life partner's pension** for their life partner. In addition, a lump-sum death benefit is paid in the amount of 100% of the reported annual salary.

Any additional lump-sum death benefit is based on the retirement assets at the time of death, less the cash value of any survivors' benefits calculated in accordance with the pension fund's principles. **Entitlement to benefits** is not based on inheritance law and may be defined individually by insured members during their lifetime. → Art. 26

The corresponding forms for registering a life partner can be obtained from the pension fund administration.

In the event of disability or death, a **children's pension** is paid for each child until age 18 (or a maximum of 25 if the person is receiving an education). The amount is based on the pension plan.

8 Pension purchase The specified purchase amount is calculated on a provisional basis and is only a reference value. We need detailed information from you in order to calculate the actual purchase potential. In all cases, an offer is required in order to make a pension fund purchase. The purchase amount is credited to the retirement account, but insured members are responsible for claiming voluntary purchases on their tax forms. The pension fund provides insured members with a certificate for the tax authority for this purpose. → Art. 12

9 Further information Information about pension deposits and withdrawals – the insured member can use this section to review whether all deposits have been credited properly. The insured member may withdraw the available retirement assets to purchase an owner-occupied property; additional restrictions apply for purchases and from age 50 → Art. 37. The pledged benefits or amounts withdrawn early in order to finance the property are shown. Termination benefit first reported after 1 January 1995 – value that must be reported by law and is of significance in the event of divorce. Other information, such as the repurchase potential following a divorce, vested benefits upon marriage, vested pensions, etc.