

Pension certificate

Status as at 01.01.2020

Last name/first name	Sample Oliver
Date of birth	15.09.1979
Gender	male
Policy number	100'000'000
OASI number	756.1234.5678.90
Marital status/marriage date	married/01.04.2005

Salary data

1 Declared annual salary	CHF	87 000
Insured annual salary	CHF	62 115
OPA annual salary	CHF	60 435
Level of employment		100.00 %

Retirement benefits

	Total CHF	of which OPA CHF
2 Savings capital status as at 31.12.2019	87 215	66 662
Savings capital status as at 31.12.2020	95 355	62 261

Basic interest rate: OPA 1.000%, over-obligatory scheme 1.000%

Additional interest rate: OPA 0.500%, over-obligatory scheme 0.500%

Annual retirement credit	6 832	6 043
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3 Expected retirement capital at the age of 65 on 01.10.2044 without interest	342 107	287 986
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Expected retirement capital at the age of 65 on 01.10.2044 with interest	395 197	329 746
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Interest rate: OPA 1.000%, over-obligatory scheme 1.000%

the resulting annual old-age pension	22 922	22 423
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Conversion rate: 5.800%, OPA 6.800%

The minimum OPA performance is guaranteed at all times.

	Retirement capital CHF	Old-age pension CHF
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4 Expected retirement benefits in the event of early retirement

Aged 64 on 01.10.2043	379 599	21 447
Aged 63 on 01.10.2042	364 155	20 028
Aged 62 on 01.10.2041	348 865	18 664
Aged 61 on 01.10.2040	333 726	17 354
Aged 60 on 01.10.2039	318 737	16 096
Aged 59 on 01.10.2038	303 896	14 891
Aged 58 on 01.10.2037	289 202	13 737

	Total CHF	of which OPA CHF
5 Risk cover		
In the event of death		
Annual partner pension in the event of illness	14 908	11 750
Annual orphan's pension in the event of illness	4 969	3 917
6 In the event of complete incapacity to work		
Annual disability pension in the event of illness, waiting period of 24 months	24 846	19 583
Annual disabled person's child pension in the event of illness	4 969	3 917
Waiting period of 24 months		
Exemption from premium payments, waiting period of 3 months		
7 Financing	Total CHF	
Annual savings contributions	6 832.70	
Annual risk cost contributions	2 226.40	
Annual OPA additional costs	84.60	
Total	9 143.70	
Annual insurance contributions	9 143.70	
Annual employee contributions	4 571.85	
Monthly employee contributions (12 months)	381.00	
Annual employer contributions	4 571.85	
8 Termination benefits	Total CHF	of which OPA CHF
On 31.12.2020	95 355.95	62 261.85
9 Purchase	Total CHF	
Highest possible purchase amount on 01.01.2020	3 472.95	
Additional purchase amount for early retirement		
Aged 64 on 01.10.2043	41 028.00	21 447
Aged 63 on 01.10.2042	63 017.00	20 028
Aged 62 on 01.10.2041	85 576.00	18 664
Aged 61 on 01.10.2040	108 756.00	17 354
Aged 60 on 01.10.2039	132 612.00	16 096
Aged 59 on 01.10.2038	157 206.00	14 891
Aged 58 on 01.10.2037	182 608.00	13 737
subject to the regulatory provisions		
10 Encouragement of home ownership		
Pledging for the encouragement of home ownership	No	