

Confidential
Stefan Muster
Beispielstrasse 1
8000 Zürich

Pension Fund Certificate

Valid as of 01/01/2019
Date 14/01/2019
Company no. 1-2345-67
Company name Muster AG

Personal data
Name, first name Muster, Stefan Joined on 01/01/2017
AHV no. XX.XXXX.XXXX.XX Retirement age 65
Date of birth 01/01/1975 Employment % 100%
Civil status married Date of marriage 01/01/2005

Salary data
Annual salary CHF 100.000,00
Pensionable savings salary CHF 75.115,00
Pensionable risk salary CHF 100.000,00

Retirement benefits
Projected benefits without interest CHF 375.575,00
Projected benefits with interest CHF 438.455,00
Pension at age 65 (without interest) annual CHF 22.534,00
Pension at age 65 (with interest) annual CHF 26.307,00

Death benefits
Surviving spouse's / partner's benefits annual CHF **24.000,00**
Orphan's benefits annual CHF **8.000,00**
Additional, stand-alone death lump sum CHF **100.000,00**

Disability benefits
Disability benefit after waiting period of 24 months annual CHF **36.000,00**
Disability child's benefit after waiting period of 24 months annual CHF **8.000,00**

Contributions
Savings contribution employer annual CHF 3.755,75
Savings contribution employee annual CHF 3.755,75
Risk-/cost contribution employer annual CHF 1.014,00
Risk-/cost contribution employee annual CHF 1.014,00
Retirement credit for 2019 annual CHF 7.511,10

Development of retirement assets
Retirement assets as of 01.01.2019 CHF 119.623,00
of which BVG CHF 43.788,00
Maximum buy-in potential CHF 24.344,00
Maximum withdrawal for home ownership CHF 119.623,00