

Profond Pension Fund, Zollstrasse 62, 8005 Zurich

CONFIDENTIAL

Mr  
Max Muster  
Mustergasse 1  
8005 Zürich

Zurich, 15.02.2024

## Pension certificate as of 01.01.2024

### Insured person

First and last name	<b>Max Muster</b>	Date of birth / Gender	15.05.1979 / m
Insurance no.	548064	Entry date Profond	01.01.2021
Social Insurance no.	756.1234.5678.97	Civil status	Married
Employer	Muster AG / 200672	Pension plan	Basisvorsorge

### Salary data

	<b>Total</b>
AHV annual salary	80'000.00
Insured wages 1	54'275.00
Insured wages 2	80'000.00
Level of employment	100.00%

### Financing

Contribution type	Employee	Employer	Total
Savings contribution	4'613.40	4'613.40	9'226.80
Risk contribution	600.00	600.00	1'200.00
Contribution administration costs	120.00	120.00	240.00
<b>Total annual contribution</b>	<b>5'333.40</b>	<b>5'333.40</b>	<b>10'666.80</b>
<b>Total monthly contribution</b>	<b>444.45</b>	<b>444.45</b>	<b>888.90</b>

### Development of retirement assets

	<b>Total</b>
Retirement assets as of 01.01.2023	122'638.50
Payments	0.00
Withdrawals	0.00
Retirement credit	6'513.00
Interest credit	3'065.95
<b>Retirement assets as of 31.12.2023 (of which BVG share 86'658.00)</b>	<b>132'217.45</b>

The interest rate for retirement assets in 2023 is 2.50% (BVG share 1.00%).

### Purchases

Value date	
15.05.2022*	5'000.00

Only purchases made in the last three years are displayed.  
\* informative purchases

## Retirement benefits

Retirement at age	Projected retirement capital	Conversion rate in %	Pension/month	Pension/year
65 ordinary	445'203.10	5.60%	2'078.00	24'936.00
64	425'831.45	5.40%	1'917.00	23'004.00
63	406'839.65	5.20%	1'763.00	21'156.00
62	388'220.25	5.00%	1'618.00	19'416.00
61	369'965.95	4.80%	1'480.00	17'760.00
60	352'069.55	4.60%	1'350.00	16'200.00
59	334'524.10	4.40%	1'227.00	14'724.00
58	317'322.65	4.20%	1'111.00	13'332.00

Current year is projected with an interest rate of 1.25%, the following years with 2.00%

## Death benefits

	One-off	Pension/month	Pension/year
Spouse's/partner's pension		2'000.00	24'000.00
Orphan's pension		667.00	8'004.00
Lump sum payable at death	132'217.45		
Additional lump sum payable at death	80'000.00		

## Disability benefits

	Pension/month	Pension/year
Disability pension	2'667.00	32'004.00
Child's disability pension	667.00	8'004.00

## Additional information

Vested benefits transferred in as of	15.05.2022	110'017.25
Early withdrawals for home ownership incl. repayments		0.00
Early withdrawal for divorce incl. repayments		0.00
Health restriction		No
Purchasing potential as of	01.01.2024	4'298.00
Maximum possible early withdrawal for home ownership		127'135.75
Pledge for home ownership promotion		No
Vested benefits on marriage		19'555.00
Vested benefits at age 50		0.00

## Remarks

This pension certificate replaces all previous versions. All of the information in this pension certificate is provided for information purposes and does not establish any legal claim. It is based on the currently valid pension fund regulations and pension plan. In the event of legal differences between the original and the translated version, the German version will prevail. All amounts are in CHF.

Explanations of the pension certificate, the current pension fund regulations, forms and information sheets on all aspects of pension provision can be found at [www.profond.ch/en/insured-persons](http://www.profond.ch/en/insured-persons).