

**INFORMATION SHEET**

# Insurance certificate

## Insurance certificate – explained step by step

You will receive your personal insurance certificate, also known as a pension certificate, at the beginning of each year. It shows how you are insured with the SVE and what this means for your pension and your benefits.

Your insurance certificate contains a great deal of information – but what is actually behind it? We explain what the figures mean and what you can take away from them. You will find a sample insurance certificate with explanations below.

## Three things you should bear in mind

We recommend that you pay particular attention to the following points:

1. Check your current income on the insurance certificate (point 4) and the monthly retirement pension that is currently forecast for you (point 26).
2. Would you like to increase your projected pension? If so, you have two options: change your savings plan (point 2) and make voluntary contributions (point 14).
3. In the policyholders' portal, you can simulate how a change of savings plan or a voluntary contribution will affect your contributions and benefits at any time. It's worth taking a look from time to time.

## Any questions about your insurance certificate? We're here for you.

Pension provision is complicated enough – we make sure that your plan works for you. Your contact person (point 1) will be happy to help with any questions you may have.



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<b>1</b>	<u>Responsible for you</u>	
	Sarah Beispiel	+41 52 262 43 00
	E-Mail	sarah.beispiel@sve.ch
	Production date	01.01.2026
<b>2</b>	<u>Personal data</u>	
	Date of birth	00.00.0000
	marital status	married
	Admission to the foundation	00.00.0000
	Personnel number	XXXX.0000
	AHV no.	000.0000.0000.00
<b>3</b>	<u>savings plan</u>	basic plan
	<u>Company</u>	
	Unternehmen AG	
	<u>Classic pension plan</u>	

## Insurance certificate

Status of your insurance on 01.01.2026

		CHF	Article in rules	27
<b>4</b>	Applicable annual salary	84'000.00	10	
<b>5</b>	Insured annual salary (IS)	58'680.00	11	
<b>6</b>	Monthly contribution by insured	9.80% 479.20	13/1	
<b>7</b>	Monthly contribution by company	14.30% 699.25	13/1	
<b>8</b>	Maximum voluntary purchases (additional voluntary contributions)	0.00	15/1	
<b>9</b>	Maximum advance withdrawal for residential property*	380'000.00	43/1,2	
	*less voluntary purchases of the last three years (BVG art. 7eb)			
	<b>Development of retirement capital previous year</b>			
<b>10</b>	Retirement capital, status 01.01.2025	445'772.85	12/1	
<b>11</b>	Interest	5.00% 23'664.90	12/3	
<b>12</b>	Additional interest	8.00% 35'661.85		
<b>13</b>	Retirement credit	22.30% 13'085.40	12/2	
<b>14</b>	Purchases / vested benefits	7'500.00	14,15	
<b>15</b>	Withdrawals	0.00	43,45,46	
	Retirement capital, status 31.12.2025	525'685.00	12/1	
<b>16</b>	Of which BVG share	163'433.95	1/3	
	<b>Current data of retirement capital</b>			
<b>17</b>	Retirement capital per reference date 01.01.2026 (SVE / BVG)	525'685.00	/ 163'433.95	12/1
<b>18</b>	Retirement capital at age 50	380'000.00	43/2	
<b>19</b>	Retirement capital at marriage 00.00.0000	70'000.00	4/2	
	<b>Benefits</b>			
	<b>In the event of a risk claim:</b>			
	If a claim is submitted, your risk benefits will be calculated on the basis of the average of your insured salaries for the last three years before the claim arose.			
<b>20</b>	Monthly disability pension	3'274.00	31	
<b>21</b>	Monthly spouse's or partner's pension	(60% of IV pension) 1'965.00	35,38	
<b>22</b>	Monthly child's/orphan's pension	(20% of IV pension) 655.00	32,39	
<b>23</b>	One-off death lump sum		40	
	Retirement capital at the time of death*	525'685.00		
	min. 150% of the disability pension/year**	58'932.00		
	*only if NO spouse's or partner's pension becomes due			
	**only if a spouse's or partner's pension becomes due in addition			
	<b>At retirement (article 18,19):</b>			
	Assuming that the insured annual salary remains the same and that the retirement capital earns interest at a rate of 1.25% for the current year and 2% for the following years, you will be entitled to the following retirement benefits (retirement pension with option spouse's pension 80%):			
<b>24</b>	Projected retirement capital	age 58 655'049.95 age 60 707'946.95 age 61 735'191.50 age 62 762'981.00 age 64 820'238.40 age 65 849'728.80		
<b>25</b>	Conversion rate	4.18% 4.39% 4.50% 4.62% 4.86% 5.00%		
<b>26</b>	Monthly retirement pension	2'282.00 2'590.00 2'757.00 2'938.00 3'322.00 3'541.00		

The actual benefits will be determined according to the valid Pension Fund Regulations and Pension Plan. This document replaces all earlier certificates of its kind. The conversion rate applied to the calculation of the benefits is not guaranteed and the interest rate applying to the retirement capital may be changed at any time.

**1** **Contact:** Your personal contact will be pleased to assist you with any questions relating to your benefits.

**2** **Savings plan:** You can choose between three savings plans and thus influence the amount of your savings contributions, on the condition that your pension plan provides for this. Your savings plan can be adjusted on 1 July of each year. Please inform us of your choice via the myPK.SVE.ch policyholders' portal by 20 June at the latest.

**3** **Pension Plan:** This is the pension plan to which your company is affiliated. This stipulates the benefits.

**4** **Applicable annual salary:** Your employer will notify us of this amount. Should this information be incorrect, please contact your employer's HR department.

**5** **Insured annual salary:** The relevant annual salary (see point 4) minus the coordination deduction equals the insured annual salary. We calculate your contributions and benefits on this basis.

**6** **Monthly contribution per insured person:**  
Your contribution consists of two components:
 

- Savings contributions:** For accumulating your retirement assets
- Risk contributions:** For financing your disability/death benefits

 You will find the details in your chosen savings plan.

**7** **Company's monthly contribution:** This figure is made up of the savings and risk contribution paid by your employer.

**8** **Max. possible voluntary contributions:** With voluntary contributions, also known as voluntary purchases, you can increase your retirement benefits and save on income tax. Depending on your pension plan, benefits will also increase in the event of disability or death.

**9** **Max. possible advance withdrawal to finance home ownership:** You can use this amount to purchase owner-occupied residential property or to repay a mortgage, provided the conditions are met. The minimum amount for advance withdrawal is CHF 20,000. Advance withdrawals are possible every five years – for the last time three years before you retire.

**10** **Retirement assets:** These are your accumulated retirement assets as at the reference date.

**11** **Interest:** The Board of Trustees sets the interest rate annually. The amount is calculated on the basis of the accrued retirement capital on 31 December of the previous year and credited to your retirement capital at the end of each calendar year.

**12** **Supplementary interest:** If the financial situation permits, SVE can distribute freely disposable assets in the form of supplementary interest payments to insured persons and additional payments to pensioners. These will be credited on 1 May.

**13** **Retirement credits:** This amount is made up of your savings contributions (point 6) and your employer's savings contributions (point 7) and is credited to your retirement assets at the end of the year.

**14** **Voluntary contributions/vested benefits:** Here you can see whether you have made a voluntary contribution, also known as a purchase, or paid in vested benefits in the previous year. For further information, please see point 8.

**15** **Withdrawals:** Advance withdrawals made in the previous year are listed here, as well as parts of the retirement assets paid out in connection with a divorce.

**16** **BVG portion:** The Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (BVG) regulates the minimum benefits. This is the minimum amount that the SVE must grant.

**17** **Retirement assets as at the reference date:** Your retirement assets as at the reference date, divided into total retirement assets (SVE) and the BVG portion thereof. See point 16.

**18** **Retirement assets at the age of 50:** You can withdraw or pledge your retirement assets for home ownership up to the age of 50. Thereafter, the maximum amount corresponds to your assets at the age of 50, or half of your current retirement assets if this amount is higher. See also point 9.

**19** **Retirement assets upon marriage:** Everything you saved before you married is yours. From the date of marriage, assets saved during the marriage will be divided equally in the event of divorce.

**20** **Monthly disability pension:** If you become disabled, you will receive this monthly pension – with a degree of disability of 100%. The pension will be calculated on the basis of your pension plan.

**21** **Monthly spouse's or partner's pension:** If you die, your wife or husband will be entitled to a survivor's pension, also known as a spouse's/partner's pension, provided the conditions for this are met. For unmarried couples, a support agreement submitted during your lifetime is required. See also point 23. You can also opt for a one-off lump-sum payment rather than a monthly spouse's or partner's pension. Please note that this lump sum is not the same as the retirement assets at the time of death mentioned under point 22.

**22 Monthly child's/orphan's pension:** If you die, each of your children will receive an orphan's pension up to the age of 18 or, if they are in education, up to the age of 25.

**23 Lump-sum death benefits:** If you die before retirement, your entitled survivors will be paid a one-off lump-sum death benefit in the amount of the retirement assets at the time of death, provided no spouse's or partner's pension is due. See 'Retirement assets as at the reference date' under point 17. If provided for in the pension plan, a lump-sum death benefit amounting to 150% of the annual disability pension will be paid out in addition to the spouse's pension.

**24 Forecast retirement capital:** This amount shows how your retirement assets could develop by the time you retire – if, among other things, your salary and interest rate remain unchanged. Future retirement benefits can be increased with voluntary contributions and changes to your savings plan.

**25 Conversion rate:** The conversion rate is used to convert your retirement assets into a pension. The current conversion rate can be found in Appendix 1 of the Pension Fund Regulations. Would you like to know how much your pension will be? You can easily simulate various scenarios in the myPK.SVE.ch policyholders' portal.

**26 Monthly retirement pension:** At 58 at the earliest, 70 at the latest: When you retire, you will receive a monthly pension for life. Or you can have all or part of your assets paid out.

**27 Regulations:** Details of the items listed can be found in the articles of the Pension Fund Regulations indicated.