

CH/UGI-ASA1 / 4CD9D7 / 7561190352261

Personal/confidential

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Your personal contact

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Pension certificate Josephine Pfeiffer

issued on 10.12.2025

Reason for issue: Bonus allocation	effective as of 01.01.2026
Insured person's number	756.1190.3522.61
Date of birth	21.01.1998
Contract/type of benefits	4CD9D7/Basic benefits
Group of insured persons	003 - Wahlplan Base

 **Salary data and retirement savings** All amounts in CHF

Reported annual salary	158 571.86
Insured salary for savings	132 111.85
Insured salary for risk	158 571.85
Level of employment	100%


Retirement savings	mandatory portion	Total
Accumulated retirement savings on 01.01.2026	13 412.80	32 737.75
Deposit (Bonus allocation) as at 01.01.2026		603.00
Retirement savings on 01.01.2026 (incl. retirement and interest credits)	13 412.80	33 340.75
Entitlement to vested benefits on 01.01.2026 (incl. retirement and interest credits)	13 412.80	33 340.75


Financing	Contributions per year		
	Employee	Employer	Total
Savings contributions for retirement benefits	4 756.20	7 091.40	11 847.60
Contributions for risk benefits and other costs	586.80	880.80	1 467.60
Total contribution	5 343.00	7 972.20	13 315.20
Monthly contributions 1/12	445.25	664.35	1 109.60

Retirement benefits (projected values)	Annual pension	
	Lump sum	or Pension
At the age of 65 on 01.02.2063	1 032 115.70	53 264.10
At the age of 64 on 01.02.2062	988 396.30	49 555.60
At the age of 63 on 01.02.2061	945 428.95	45 718.50
At the age of 62 on 01.02.2060	903 200.60	42 193.15
At the age of 61 on 01.02.2059	861 698.50	38 942.55
At the age of 60 on 01.02.2058	820 910.20	35 935.90

The projection of the retirement benefits is based on a currently assumed interest rate of 1.75%. The current conversion rates relevant for the conversion of the accumulated retirement savings into a pension as well as the currently valid interest rates may be found at www.swisslife.ch/en/protect.




 Benefits in the event of disability	All sums in CHF / annuities per year	
	Accident	Illness
Annual disability income (waiting period 24 months)	*0.00	79 285.95
Annual disabled person's children's benefit per child (waiting period 24 months)	*0.00	7 928.60
Waiver of contributions after 3 months		
*In the event of an accident, disability benefits are coordinated with the 1 st pillar and accident insurance.		


 Benefits in the event of death prior to retirement	All sums in CHF / annuities per year	
	Accident	Illness
Annual spouse's/unmarried partner's pension	*0.00	55 500.15
Annual orphan's benefit per child	*0.00	7 928.60
Lump-sum death benefit in addition to a spouse's/unmarried partner's pension	158 571.85	158 571.85
Lump-sum death benefit without entitlement to a spouse's/unmarried partner's pension	158 571.85	158 571.85
*In the event of an accident, death benefits are coordinated with the 1 st pillar and accident insurance.		

Benefits in the event of death after retirement

Spouse/unmarried partner's pension on death following retirement: 60% of current retirement pension
 Orphan's benefit in the event of death after retirement 20% of current retirement pension

 Purchase	Total
Maximum possible deposit on 01.01.2026	2 867.15

 Home ownership (early withdrawal and pledge)	Total
Maximum possible early withdrawal for home ownership as at 01.01.2026	33 340.75
Existing pledge for home ownership	none

 Your pension online	
Your personal pension situation at a glance in the Swiss Life customer portal	www.swisslife.ch/en/portal
Explanations relating to the pension certificate and more information about your pension	www.swisslife.ch/en/protect
Order your personal pension certificate	www.swisslife.ch/certificate

Administrative Board

Employee representatives	Breitschmid Matthias Daniel, Herren Thomas
Employer representatives	Bodmer Jean Daniel Leonard, Couzens Dan

This pension certificate replaces all previous versions. The values listed are not legally binding and are for information purposes only. We reserve the right to change the legal basis and to make corrections. All entitlements to benefits are based exclusively on the legal and regulatory provisions in force at the time, in particular the applicable pension fund regulations and pension with the applicable plan.