

Personal / Confidential
Mr
Max Muster
Musterallee
8005 Zürich

Zurich, 23 December 2025

Pension certificate as of 31.12.2025

Reason for creation: New calculation

Company SR Technics Switzerland AG Group Technical Training
Group of persons Basisplan Standard Kader

Insured person **Muster, Max**
AHV number 756.7864.4560.37 Plan no. 5581
Date of birth 05.02.1980 Admittance to plan / PF 01.01.2025 / 01.01.2025
Date of retirement 01.03.2045 Marital status married / 31.03.2012
Insured person's number 1120925 Gender male

Salary data
Regulatory wage 92'308.00 Degree of employment 100.00%
Insured salary 1 92'308.00

Annual contributions			
Type of contribution	Employee	Employer	Total
Savings contribution	6'000.00	9'231.00	15'231.00
Risk contributions	231.00	1'061.40	1'292.40
Total annual contribution	6'231.00	10'292.40	16'523.40
Total monthly contribution	519.25	857.70	1'376.95

Your pension certificate made simple

Your pension certificate provides all the information you need about your pension insurance. The pension certificate details the benefits you and your dependants are likely to receive in old age, in the event of disability and in the event of death. It also provides information about your buy-in potential.

1 Personal details

Your employer reports these details to us. The information includes relevant data for the employee benefits institution, such as your AHV number, date of birth, marital status and date of retirement. Please check the data and report any necessary corrections to your employer.

Under the heading 'Group of persons' you can see which savings plan applies to you. This determines the amount of your annual contributions.

2 Salary data

Regulatory wage: The regulatory salary as defined in the Pension Regulations is equal to 12 times the monthly AHV salary plus the shift standby allowance (for the 'GAV' employee groups).

Insured salary 1: Insured salary 1 is equal to the regulatory salary less any coordination amount.

3 Annual contributions

The savings contributions are used to accumulate your savings capital, while the risk contributions are used to cover the events of old age, death and disability. The amount of the contributions depends on your age, insured salary and selected savings plan under the Pension Regulations.

Development savings capital

	BVG portion	Total
Status 01.01.2025	0.00	0.00
Savings contribution	9'639.00	15'230.80
Status 31.12.2025	9'639.00	15'230.80
Interest rate 2025: 1.25%		

Retirement benefits

Retirement at age	One-time retirement lump-sum capital*	CR	Annual retirement pension
ordinary 65	355'611.00	5.000%	17'780.40
64	335'350.00	4.850%	16'264.20
63	315'389.00	4.700%	14'823.00
62	295'722.00	4.600%	13'603.20
61	276'346.00	4.500%	12'435.60
60	257'256.00	4.400%	11'319.00
59	238'449.00	4.300%	10'253.40
58	219'919.00	4.200%	9'236.40
Projection with 0% according to reference age	307'155.00	5.000%	15'665.00
According to BVG at reference age	240'307.00	6.800%	16'341.00

Projection interest rate: 2025: 1.25%, from 2026: 1.50%
* including purchases for early retirement | CR = conversion rate

Retired person's children's benefit at regular retirement per child according to regulations

Disability benefits

	BVG portion	Regulations
Annual disability pension	14'551.00	17'781.00
Annual disabled person's children's benefit	2'910.00	3'556.00
In the event of an accident, the benefits of the compulsory accident insurance shall be credited. In these cases, the restrictions according to the regulations apply.		

Benefits paid in the event of death

	BVG portion	Regulations
Annual spouse's pension before normal retirement	8'731.00	10'669.00
Annual partner's pension before normal retirement	8'731.00	10'669.00
Annual orphan's pension	2'910.00	3'556.00
Death benefit in accordance with the regulations		
In case of death after retirement, the surviving spouse or partner is entitled to 60% of the current retirement pension.		

Further information

Vested benefit on 01.02.2007	3'500.00
Vested benefit on marriage 31.03.2012	22'456.00
Maximum possible buy-in	374'816.65
Maximum possible withdrawal for home ownership (minimum amount CHF 20'000)	0.00
PHO pledging	No
Exclusion on medical grounds	No
Declaration regarding order of priority for beneficiaries existing	No

This certificate replaces all previous certificates. The information on this pension certificate is provided for information purposes and does not constitute a legal entitlement. The valid regulations form the basis. Amounts are shown in Swiss francs (CHF).

4 Development savings capital

Equals your current retirement capital under the Pension Regulations on the calculation date and also shows the included statutory BVG portion (mandatory statutory minimum entitlement). All savings contributions made in the current year and interest credits as well as any buy-ins or deposits are also included. You can see your retirement capital in the 'Total' column.

5 Retirement benefits

When you retire, you can choose between a retirement pension, a one-time lump-sum payment or part of the retirement benefit in the form of a pension and part in the form of a lump sum. On retirement, you will receive the expected one-time lump sum at the time of your retirement. The amount is based on the Pension Regulations and your current insured annual salary and is extrapolated using a projected interest rate (based on current assumptions regarding the interest rate on retirement assets until retirement) (5a). Alternatively, the retirement capital is extrapolated using a projected interest rate of 0% (no interest until retirement) (5b) to estimate the effect of interest on future retirement benefits at the reference age of 65. If you opt for an annual retirement pension, the retirement capital will be converted into a pension at the applicable conversion rate (5c). The conversion rate (CR) is a percentage used to convert the accrued retirement capital into an annual retirement pension.

6 Disability benefits

If you become permanently unfit for work due to health reasons, you will be entitled to an annual disability pension in the specified amount. In the event of partial disability, you are entitled to a reduced pension. The BVG portion is equal to the statutory minimum benefit.

7 Benefits paid in the event of death

In the event of death before or after retirement, spouses or life partners and children who have not yet reached the age of 18 (25 if in full-time education) receive a spouse's/partner's pension or an orphan's pension. Life partners must be registered with the Pension Fund during the member's lifetime. The conditions applying to survivors' benefits are set out in the Pension Regulations.

8 Further information

Buy-in: You can increase your savings capital and close any gaps in your contributions by making a voluntary contribution to the 2nd pillar. The amount shown here is your maximum possible buy-in amount.

Home ownership: This is the maximum amount you can withdraw to purchase or build a home for your own use, pay off a mortgage or invest in residential property.

Declaration of beneficiaries: Shows whether you have submitted a declaration of beneficiaries, e.g. to protect your partner after your death. Eligibility will be assessed in the event of death.