

UNDERSTANDING YOUR PENSION CERTIFICATE

Information for insured members

1 Member information

Please verify this information and let us know if there are any errors or changes.

2 Annual salary information

Reference salary: your gross annual salary.

Insured salary: calculated by taking your reference salary and subtracting the coordination deduction, if applicable. Your pension contributions and benefits are based on your insured salary.

3 Monthly/annual contributions

Your contributions are calculated based on your insured salary and will be directly deducted from your gross salary. There are two types of contributions:

Contributions for savings: these contributions go towards your retirement account, which functions like a bank account.

Contributions for risk-related benefits: this is the equivalent of life or disability insurance. These contributions will provide you or your beneficiaries with an income if you die or are unable to work because of a disability. In addition, contributions for fees are payments to AVENA and federal pension funds to cover administrative costs and pay for the support mechanisms necessary to keep the pension fund running.

4 Benefits

- a** Your termination benefits correspond to the total retirement savings that you will receive if you leave the Fund.
- b** By the time you reach retirement age, you will have built up your retirement savings. You can receive this amount either as a lump sum or a monthly pension, or a combination of the two.

Your pension is calculated by multiplying your retirement savings by the conversion rate.

- c** The maximum amount that the Fund can pay you if you are recognized as fully disabled by Swiss disability insurance. If you have children, you will receive a supplementary payment for each child.*
- d** If you die, the Fund will make monthly payments to your spouse and children.*

If you die before retiring, these payments will be based on a percentage of your pensionable salary. The percentage will vary depending on your pension plan.

If you die, your spouse and children will have the right to receive the full amount of the death benefit as a lump sum. This lump-sum death benefit is calculated by taking the retirement savings accrued at the time of death and subtracting the amount required to finance the survivors' benefits. Your pension plan may also include a supplementary lump-sum benefit.

*Applies only to children under 20, or under 25 if they are studying, doing an apprenticeship, or on disability benefits.

AVENA

Pension Certificate at 01.01.2025

1 Member information

Name	EXAMPLE	PERSONAL / CONFIDENTIAL EXAMPLE ADDRESS
First name	Example	
AVS No.	756.0000.0000.00	
Date of birth	17.10.1982 / (43)	
Sex	Female	
Membership date	01.01.2024	
Legal retirement date	01.11.2047	
Marital status	Married	
Date of marriage/domestic partnership		

2 Annual salary

Policy No.	5000.00.00 / 0000
Employer	EXAMPLE SA
Reference salary	CHF 50,000.00
Work-time percentage	50%
Coordination deduction	13,230.00
Insured salary	CHF 59,772.00

3 Monthly and annual contributions

	Employee	Employer	Employee	Employer
Contributions for savings	213.30	213.30	2,559.60	2,559.60
Contributions for fees and risk-related benefits	38.40	38.40	460.80	460.80
Total contributions	251.70	251.70	3,020.40	3,020.40

4 Benefits

a Termination
Regulatory termination benefits at 01.01.2025 (of which minimum LPP benefits: CHF 68,479.40) **CHF 113,275.20**

b Retirement at age 65 year (01.11.2047)
Retirement capital assuming 1.25% interest (1.25% for the current year) **355,820.50**
or annual retirement benefits **20,993.40**
Annual child benefit for a retired member **4,198.80**

c Disability
Annual disability benefits **18,616.80**
Annual child benefit for a disabled member **3,723.60**
Waiver of contributions after a 3-month waiting period

d Death before retirement
Surviving spouse's annual benefits **11,170.20**
Surviving child's annual benefits **3,723.60**
Lump-sum death benefit **3,723.60**
Supplementary lump-sum death benefit **46,542.00**
Death after retirement
Surviving spouse's annual benefits **12,596.05**
Surviving child's annual benefits **4,198.80**

5 Savings

This section shows how your retirement savings have grown over the last year, including the monthly contributions you have made as well as any voluntary contributions or early withdrawals. The Fund also pays you interest on your savings. All of these transactions are taken into account when calculating your retirement capital at 31 December.

You can compare your retirement capital to the minimum benefits you are entitled to receive under the LPP. The difference shows you how advantageous your pension plan is.

6 Projected savings and retirement benefits

Pay particular attention to this section if you are close to the retirement age. Our Fund gives you the option of taking early retirement from the age of 58. This section shows you how much you can receive as a lump sum or monthly pension depending on how old you are when you retire.

These estimates are based on your current retirement savings and your future contributions. Amounts are indicated both with and without the minimum LPP interest rate.

7 Other information

Amount available to finance the purchase of a home: the amount that you can withdraw to purchase a home.
[See our terms and conditions](#)

Voluntary contributions: the maximum amount you can contribute to increase your pension benefits.
[For more information](#)

Voluntary contributions over the past three years (including interest): the amount of your occupational pension that cannot be withdrawn at the date that the certificate is issued.

Vested termination benefit on the date of marriage: the amount of your occupational pension at the date of your marriage, according to the information we have in our records.

5

Full name
AVS No.

EXAMPLE Example
756.0000.0000.00

Savings

CHF

Savings at 01.01.2024
Vested benefit rolled over from other pension funds, Voluntary contributions
Contributions allocated to savings
Total interest (3.25% in 2024)
Savings at 31.12.2024
(of which minimum LPP benefits: 68,479.40)

0.00
104,765.60
5,095.20
3,396.25
113,257.05

6

Projected savings and retirement benefits

CHF

Date (age)

Conversion rate (%)

Without interest

With 1.25% interest

Without interest

With 1.25% interest

01.11.2040 (58 years)
01.11.2041 (59 years)
01.11.2042 (60 years)
01.11.2043 (61 years)
01.11.2044 (62 years)
01.11.2045 (63 years)
01.11.2046 (64 years)
01.11.2047 (65 years)

4.85
5.00
5.15
5.30
5.45
5.60
5.75
5.90

231,865
240,708
249,550
258,393
267,236
276,079
284,922
293,764

267,269
279,453
291,789
304,279
316,925
329,730
342,694
355,820

11,245
12,035
12,852
13,695
14,564
15,460
16,383
17,332

12,962
13,973
15,027
16,127
17,272
18,465
19,705
20,993

7

Other information

CHF

Amount available to finance the purchase of a home
Maximum possible voluntary contribution (subject to legal and regulatory provisions)
Voluntary contributions over the past three years (including interest)
Vested termination benefit at the age of 50
Vested termination benefit on the date of marriage

113,257.05
0.00
0.00
0.00
Unknown
Unknown

Requests to make voluntary contributions must be approved by the Fund.
In the event of a discrepancy between the information above and the the pension fund regulations, the pension fund regulations shall take precedence.
Your personal data are processed in conformity with the Swiss Federal Data Protection Act and the pension fund's data

How to view your pension certificate

With your online cockpit, you can access your occupational pension account easily, securely and at any time. There, you can view your latest pension figures, run simulations, get the latest news, and use a messaging system to communicate directly with your pension fund manager.

[Go to your online cockpit](#)

Feel free to contact us for any further information.

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Contact us



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