

Your insurance certificate

The insurance certificate informs you about your personal insurance cover. It shows the relevant amounts such as your contributions and all benefits in the event of retirement, disability or death.

It is provided when you join our Foundation and at every change in your personal or professional situation.
This document is issued systematically on 1 January of each year, and is available on our web platform at all times.

Explanatory notice:



1. Personal data

AVS number	
Date of birth	14.03.1979
Civil status	married
Date of affiliation	01.12.2021
Date of retirement	31.03.2043
Plan Nr	999999

Plan : 70010 - Plan du personnel
Employer : Exemple SA
Category : Tous les collaborateurs

Insurance certificate at 01.01.2022

Personal/Confidential

Mrs
Exemple Notice

All amounts are in CHF

2. Salary

	of which LOB	Effective
Announced annual salary		100'000.00
Insured salary savings 1	60'945.00	74'905.00
Insured salary risk 1		100'000.00
Level of activity		100.00 %

Personal data are communicated to us by your employer, whom you should notify in the event of a change.

The retirement date indicated corresponds to the regulatory retirement age.

This section shows you your employer's contract number, its corporate name and **your pension plan*** in which you are insured.

The annual notified salary corresponds to the salary communicated to us by your employer.

The insured salary for savings makes it possible to calculate the contributions that serve to feed your savings account.

The insured salary for risk makes it possible to calculate the contributions and risk benefits such as pensions in the event of disability or death.

The insured salary may be lower than the notified salary, as it can be limited or reduced by a **coordination deduction*** (which may depend on the level of activity).

3. Saving assets

	of which LOB	Acc. to the plan
Current retirement capital	60'507.90	100'916.70
Retirement capital at end of year	67'207.50	110'165.10
Interest rate for the previous year		6.00 %

The current retirement savings capital* corresponds to your savings accumulated until the validity date of the certificate.

End-of-year retirement savings capital*: projection for information only.

Remunerative interest rate* of the previous year corresponds to the rate of remuneration decided by the Board of Trustees. The interest rate applied over the year is shown on the certificates issued after 1 January

4. Annual financing

	Employee	Employer	Total
Savings contributions	4'119.60	4'119.60	8'239.20
Risks contributions and administration costs	1'621.80	1'621.80	3'243.60
Total contributions	5'741.40	5'741.40	11'482.80

The savings contributions are calculated on the basis of your pension plan and your notified salary. They fund your retirement savings capital directly.

The risk contributions and administration fees* these contributions are calculated on the basis of your pension plan and your notified salary.

Total contributions: Addition of contributions for savings, risk and administration fees.

5. Death benefits

	of which LOB	Acc. to the plan
Annual spouse / partner's pension	10'835.95	24'000.00
Annual Orphan's pension (per child)	3'612.00	8'001.00
Death capital / if no pension is due		100'916.70
Supplementary death capital		100'000.00

Pension of Spouse/live-in partner in the event of death before the standard retirement age, the person eligible will benefit from this annual pension.

Orphan's pension is paid to the eligible child in the event of death.

The death benefit corresponds to the retirement savings capital accumulated at the time of death. It will be paid if no spouse's pension is paid. Buy-backs are returned to the beneficiaries.

6. Disability benefits

	of which LOB	Acc. to the plan
Annual disability pension	18'059.95	40'000.00
Annual pension for child of disabled, per child	3'612.00	8'001.00
Waiting period for release from premiums		3 month
Waiting period for disability pension		24 month

Disability pension in the case of disability within the meaning of the Federal Law on Disability Insurance, a disability pension corresponding to the amount indicated will be paid by the Foundation. The amount indicated corresponds to the maximum pension, and depends on the level of disability of the insured person and the AI scale specified in our pension regulations.

Pension for child of a disabled person if a disability pension is due, the child's pension is paid in case of eligibility

Waiting period for release from contributions in the event of inability to work, the pension regulations state that the employer and insured person are released from payment of contributions. After this waiting period, the Foundation takes over the funding of the savings account for the duration of the inability to work and/or disability.

Waiting period for the disability pension The Foundation begins to pay a disability pension after the period indicated.

. Remark: Eligibility for orphan's pension, disability pension and pension for child of a pensioner applies to children dependent on the insured person at the time the event occurs. In case of eligibility, the pension is due up to age 18, or up to 25 if the child continues in education.

7. Retirement benefits	Projected capital	Conv. rate	Annual pension
at age 58 on 31.03.2037	361'159.30	4.40 %	15'891.00
at age 59 on 31.03.2038	384'420.25	4.60 %	17'683.20
at age 60 on 31.03.2039	408'262.70	4.80 %	19'596.60
at age 61 on 31.03.2040	432'701.30	5.00 %	21'634.80
at age 62 on 31.03.2041	457'750.95	5.20 %	23'803.20
at age 63 on 31.03.2042	483'426.70	5.40 %	26'104.80
at age 64 on 31.03.2043	509'744.35	5.60 %	28'545.60

Pension benefits are calculated with a projection rate of 2.50% (1.00% for the current year). These rates are not guaranteed.

The presumed benefits as at 31.03.2043, based on a projection without interest would be CHF 368'885.10 for the capital and CHF 20'657.40 for a pension.

8. Additional information

Theoretical purchase potential	48'627.00
Amount available for encouragement for home ownership (EPL)*	100'917.00
Vested benefits at marriage/registered partnership on 01.01.2022	100'917.00

*Any request for purchase or withdrawal must be submitted to La Collective de Prévoyance - Copré, this amount is not exhaustive.

9. Remarks

The above-mentioned insured benefits have been determined on the basis of the regulatory and legal provisions in force for the reference year, in particular with respect to the standard age limit, maximum amounts, interest rate and conversion rates. Accordingly, they are communicated as indications only, subject to future adjustments.

In the event of any difference between the pension regulations and the above-mentioned indications, the pension regulations prevail.

This certificate cancels and replaces the previous certificate.

The projected benefits indicate the projected retirement savings capital (rates indicated) at different possible retirement ages. These projections are based on your current situation (salary, level of activity and pension plan).

Conversion rate* corresponds to the rate that converts your projected capital into an annual pension.

The annual pension is paid to the insured person for life. In the event of death, the regulations provide for a reversion of 60% in favour of any surviving spouse.

As a comparison, the retirement benefits without interest are also shown

The theoretical maximum buy-back is given for information. An ordinary buy-back makes it possible to improve your retirement benefits.

If you are interested, please complete the appropriate form and contact your account manager.

Amount available for encouragement of home ownership (EPL): under certain conditions, you can make use of your 2nd pillar to finance your property purchase (main residence).

If you are interested, please complete the appropriate form and contact your account manager.

Vested benefits at marriage / partnership : the amount indicated corresponding to your retirement savings capital before the date of the marriage / partnership.

All our forms are available under:

<https://www.copre.ch/fr/documents/#formulaire>

*Glossary of terms used in your certificate

Pension regulations: The pension regulations are specific to Copré. They govern the rights and obligations of the Foundation, insured persons, employers and beneficiaries. They are available on our website: <https://copre.ch/fr/documents/#reglements>

Pension plan: The pension plan is specific to each affiliated company. It defines the salaries insured for savings and risk, the scales of savings contributions, the benefits in case of disability and death, as well as the funding at the charge of the employer and the insured persons.

Of which LOB : The Law on Occupational Old Age, Survivors' and Disability Benefit Plans (LPP) provides for minimum and mandatory benefits. All information under the column "of which LOB" » corresponds to benefits calculated according to these legal bases, and is given as a guideline only.

Coordination deduction: This amount is deducted from the notified salary so as to determine the insured salary for the calculation of contributions and benefits. The definition of the coordination deduction and its possible non-application are given in the pension plan.

Current retirement capital: This refers to the amount you have accumulated at the validity date of the certificate. Movements such as PLP inflows, buy-backs, or advance withdrawals (for home ownership) have a direct impact on this section and would justify the issue of a new certificate.

Remunerative interest rate: Corresponds to the rate of remuneration decided by the Board of Trustees. The interest rate of the previous year is determined by the Board of Trustees in function of the Foundation's results ad general health. At the beginning of the year the Board of Trustees determines the provisional interest rate to be applied during the year. It is shown on the certificates issued after 1 January.

Retirement capital at the end of the year: Refers to the amount that you will have accumulated at the end of the year. It is composed of your current retirement savings capital plus provisional interest and savings contributions of the current year.

The conversion rate: The retirement savings capital is converted into a pension on the basis of this percentage shown in your certificate and in your pension plan. In other words, the savings capital is converted into a lifelong annuity by means of the conversion rate.

Contributions for risk and administration costs : These contributions are defined in your pension plan. The risk contributions fund the benefits in the event of disability and death. The contributions for administration fees are fixed. The ancillary contributions (guarantee fund and inflation) are included in these contributions.