

INSURANCE CERTIFICATE AS AT 30.04.2014

Personal information

Insurance No. 0000631922
Date of birth/age 01.01.1970/44 years, 4 months
AVS No. — · — · — · —
Marital status/date of marriage Single
Date of joining 01.01.2011

Madam, Sir
NAME FRIST NAME
ADDRESS1
ADDRESS2
ADDRESS3
1200 GENEVE

Activity

Employer CPEG
Professional category B-Administration
Physically demanding work No

Data taken into account for contributions

Activity rate 100.00%
Reference salary 65'707.00
Contributory salary 46'081.90
Contribution rate 27.00%

Data taken into account for benefits

Date of origin of rights 01.11.2008
Length of insurance 5 years, 7 months
Insured salary 46'081.90
Average activity rate 100.00%

Vested benefit (PLP)

Accumulated retirement capital (LPP) 13'853.65 Vested benefit 27'813.10

Projected monthly benefits

Retirement at age 58	799.35	Disability pension	1'538.65
Retirement at age 64	1'538.65	Surviving spouse's pension	923.20
Retirement at age 65	1'644.05	Child benefit	307.75
Incl. fixed pension supplement at pivotal age	84.00	Guaranteed pension as at 31.12.2013	250.00

Personal contributions (including PLP)

Total personal contributions 11'000.00

Withdrawals (EPL/divorce)

EPL withdrawals
Divorce withdrawals

Monthly salary deductions

Type of deduction	Amount deducted	Balance	Type of deduction	Amount deducted	Balance
Basic contribution	345.60		Chirographic loan	125.00	10'022.35
			Back payment	200	11'031.60

Understanding your CPEG insurance certificate

Personal information

Your age in years and months	This figure corresponds to your age on the date of issue of the insurance certificate.
Date of joining	This is the date on which you joined the scheme (CPEG or former funds integrated into the CPEG).

Activity

Employer	This information corresponds to your activity with a given employer, serving as the basis for this certificate. The professional category determines your voting rights at the assembly of delegates and on the committee.
Physically demanding work	Activities classed as physically demanding are listed in the implementing regulation of Article 23 of the law instituting the CPEG. Your employer is responsible for the application of this regulation.

Data taken into account for contributions

Reference salary	This is the legal annual salary, based on your activity rate (full-time or part-time percentage).
Contributory salary	This is the salary used for the calculation of your contributions. It corresponds to the reference salary, minus a deduction for coordination with the "Assurance-vieillesse et survivants (AVS)" scheme.
Contribution rate	You pay 1/3 of your contribution and your employer pays 2/3. During the transitional period, the rate applied depends on the public scheme to which you were affiliated.

Data taken into account for benefits

Date of origin of rights	This is the starting date for the calculation of your period of insurance in the CPEG pension scheme. This date may be modified following an event such as a transfer of the vested benefit, lump-sum buy-ins or advance withdrawals.
Insured salary	This is the salary used for the calculation of benefits. When the entitlement to the retirement pension begins, the insured salary is equal to the last 100% contributory salary, multiplied by your average activity rate.
Average activity rate	This is the arithmetic mean of all your actual monthly activity rates from the date of origin of rights until the date of issue of the certificate. The average activity rate is taken into account in the benefits calculation.

Vested benefit

Accumulated retirement capital (LPP)	This amount, acquired in accordance with the Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (LPP), is provided for comparison purposes, as your vested termination benefit must be at least equal to this amount.
Vested benefit	This is the amount which you have acquired and which would be transferred to a new insurance scheme if you were to change to a new employer not affiliated to the CPEG.

Projected monthly benefits

Retirement at age 58	You must have reached the age of 58 to be entitled to an early retirement pension.
Retirement at age 61 or 64	The pivotal age of the scheme (the age at which you are entitled to a full pension after 40 years of contributions) is 64 (or 61 in the case of activities classed as physically demanding).
Pension supplement	This is a transitional measure applicable to certain former members of the CIA or CEH insurance schemes, designed to alleviate the reduction in benefits associated with the new scheme with effect from 1 st January 2014.
Disability pension	This is the amount that would be paid to you in the event of 100% disability.
Surviving spouse's pension	In the event of your death, your spouse or your partner (if registered under Swiss Federal law) would be entitled to a pension equal to 60% of the projected disability pension (or of the pension in payment in the case of retired members).
Child benefit	The amount of the child benefit is the same for orphans, the children of retired members and the children of disabled members. It is equal to 20% of the disability pension (or of the pension in payment in the case of retired or disabled members) and is payable until the child reaches the age of 20 (or 25 in the case of education or training). A retired member is not entitled to a child benefit unless he has reached the age of 60.
Guaranteed pension:	This applies only if you reached the age of 58 before 1 st January 2014. In this case, the amount of pension you had acquired as at 31 st December 2013 is guaranteed.

Personal contributions

Personal contributions	This sum represents your total personal contributions to the scheme (e.g. vested termination benefit, lump-sum buy-ins, etc.).
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Withdrawals

Withdrawals	These are amounts withdrawn from your retirement capital for the purchase of property in the framework of the EPL (scheme to encourage home ownership) or in the framework of a divorce.
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Monthly salary deductions

Basic contribution, back payment, etc.	This section comprises the various monthly deductions made by your employer.
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