

## **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

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Data taken into acc	ount for contribution	ons	Data taken into account for benefits		
Activity rate		100.00%	Date of origin of rights		01.11.2008
Reference salary		65'707.00	Length of insurance		vears, 7 months
Contributory salary		46'081.90	, ,		46'081.90
Contribution rate		27.00%	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 pen	sion	923.20
Retirement at age 65		1'644.05			307.75
nemement at age 05		1011.03	oma senene		307.73
Incl. fixed pension supplement at pivotal age		84.00	Guaranteed pension as at 31.12.2013 250.00		
Personal contributions (including PLP)			Withdrawals (EPL/	divorce)	
Total personal contributions		11'000.00	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 Back payment	125.0 20	

## **Understanding your CPEG insurance certificate**

Basic contribution, back

payment, etc.

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).  This is the legal annual salary, based on your activity rate (full-time or part-time percentage).  This is the salary used for the calculation of your contributions. In corresponds to the reference salary, minus a deduction for coordination with the "Assurance-vieillesse et survivants (AVS)" scheme.  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 diffliated.  This is the salary be modified following an event such as a transfer of the vested benefit. Impresum buy-ins or advance withfrawavis.  Insured salary  This is the salary used for the calculation of your period of insurance in the CPEG pension scheme. 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 vargae activity rate.  Average activity rate  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 vargae 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 of issue	Personal information	
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 2 of the law instituting the CPEG. Your employer is responsible for the application of this regulation.  Bata taken into account for contributions  Reference salary  Contributory salary  This is the legal annual salary, based on your activity rate (full-time or part-time percentage).  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-viellizese et avvivants (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 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, and the major advance withdrawals.  Average activity rate  This is the attributed continued and the pension begins, the insured salary is equal to the last 100% contributory salary, multiplied by your average activity rate.  Accumulated retirement capital (LPP)  This is the amount, acquired in accordance with the Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (LPP), is provided for comparison purpose, as your vested termination benefit must be at least equal to this amou		This figure corresponds to your ago on the data of issue of the insurance contificate
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 dassed 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.  Beference salary  Contributory salary  This is the legal annual salary, based on your activity rate (full-time or part-time percentage).  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  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 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.  This is the anitor account in the last 100% contributory salary, multiplied by your average activity rate.  This is the anitor account in the benefits and the salary salary than the salary salary salary is the anitor account in the benefits and the salary salary salary salary salary salary salary salary sa	• .	
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.  Activities casses 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. Part of the law instituting the CPEG. Your employer is responsible for the application of Article 23 of the law instituting the CPEG. Your employer is responsible for the application of this regulation. Part of the law instituting the CPEG. Your employer is responsible for the application of this regulation. 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-viellessee at survivants (AVS)" scheme.  Contribution rate  This is the salary used for the calculation of your period of insurance in the CPEG pension scheme.  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 pour period of insurance in the CPEG pension scheme. 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 ansured salary is equal to the last 100% contributory salary, multiplied by your average activity rate.  This is the ansured salary is equal to the last 100% contributory salary, multiplied by your average activity rate.  This is the ansured salary is equal to the last 100% contributory salary, multiplied by your average act		This is the date on which you joined the scheme (CPEG or former funds integrated into the CPEG).
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This is the starting date for the calculation of your contributions.  Network salary  Contributory salary  This is the legal annual salary, based on your activity rate (full-time or part-time percentage).  This is the legal annual salary, based on your activity rate (full-time or part-time percentage).  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-viellesses 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 withfravals.  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.  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 (IPP)  This is mount, acquired in accordance with the Federal Law on Occupational Retirement, Survivor's and Disability Pension Plans (IPP), is provided for comparison purposes, as your vested termination benefit must be at least equal to this amount.  This is the amount, acquired in accordance with the Federal Law on Occupational Retirement, Survivor's and Disability Pension Plans (IPP), is provided for comparison purposes, as your vested termination benefit must be at least equal to this amount.  The provided pension of the provided pen	Employer	certificate. The professional category determines your voting rights at the assembly of delegates
Reference salary Contributory salary This is the legal annual salary, based on your activity rate (full-time or part-time percentage). 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-vielliesse 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. Imp-sum buy-rins or advance withdrawals.  Insured salary  This is the salary used for the calculation of your period of insurance in the CPEG pension scheme. This is the salary used for the calculation of benefits. When the entitlement to the retirement of 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)  Accumulated retirement applied and bisability Pension Plans (LPP), is provided for comparison purposes, as your vested termination benefits must be at least equal to this amount.  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  The pivotal age of the scheme (the age at which you		the law instituting the CPEG. Your employer is responsible for the application of this regulation.
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.  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)  Accumulated retirement capital (LPP)  Vested benefit  You are a teast equal to this amount.  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  Retirement at age 50 or 64  This is a transitional measure applicable to certain former members of the CLP or CEH insurance scheme if you were to change to a new employer not affiliated to the CPEG.  This is a transitional measure applicable to certain former members of the CLP or CEH insurance schemes, designed to alleviate the reduction in benefits associated with the new scheme with effect from 1" January 2014.  This is the amount that would be paid to you in the event of 100% disability.  In the event of your death,	Data taken into account for	contributions
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)  Wested benefit  This amount, acquired in accordance with the Federal Law on Occupational Retirement, Survivor' and Disability Pension Plans (LPP), is provided for comparison purposes, as your vested termination benefit must be at least equal to this amount.  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  Projected monthly benefits  Projected monthly benefits  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  Projected monthly benefits  This is the amount which you have acquired and which you are entitled to a full pension after 40 years of contributions jie 64 (or 61 in the case of activities classes as physically	Reference salary	This is the legal annual salary, based on your activity rate (full-time or part-time percentage).
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.  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  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 CLA or CEH insurance schemes, designed to alleviate the reduction in benefits associated with the new scheme with effect from 1s anuary 2014.  Disability pension  This is the amount that would be paid to you in the event of 100% disability.  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	Contributory salary	salary, minus a deduction for coordination with the "Assurance-vieillesse et survivants (AVS)"
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) is provided for comparison purposes, as your vested termination benefit must be at least equal to this amount.  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 51 or 64  Retirement at age 53 are as a 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" January 2014.  Disability pension  Surviving spouse's pension  Child benefit  The avent 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 or 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 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 th	Contribution rate	You pay 1/3 of your contribution and your employer pays 2/3. During the transitional period, the
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 (IPP)  This amount, acquired in accordance with the Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (IPP), is provided for comparison purposes, as your vested termination benefit must be at least equal to this amount.  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  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" sanuary 2014.  Disability pension  This is the amount that would be paid to you in the event of 100% disability.  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 membe		rate applied depends on the public scheme to which you were affiliated.
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 (ICPP) 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 Retirement at age 58 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 CLA or CEH insurance schemes, designed to alleviate the reduction in benefits associated with the new scheme with effect from 1 <sup>st</sup> January 2014.  Disability pension This is the amount that would be paid to you in the event of 100% disability.  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). It is equal to 20% of the disability pension (or of the pension in payment in the case of retired or disabiled members) and is payable until the child reaches the age of 20 (or 25 i	Data taken into account for	benefits
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)  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.  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  Retirement at age 51 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 <sup>th</sup> January 2014.  Disability pension  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 membe	Date of origin of rights	This is the starting date for the calculation of your period of insurance in the CPEG pension scheme.
pension begins, the insured salary is equal to the last 100% contributory salary, multiplied by your 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)  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.  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  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 allevate the reduction in benefits associated with the new scheme with effect from 1st January 2014.  This is the amount that would be paid to you in the event of 100% disability.  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 members).  Personal contributions  This applies only if you reached the age of 58 before 1st January 2014. In this case, the amount of pension you had acquired as at 31st December 2013 is guaranteed.  Personal contributions  This sum represents your total personal contributions to the scheme (e.g. vested termination benefit, lump-sum buy-ins, etc.).  Withdrawals  These are amo		
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  Retirement at age 50 of 64  This provide 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 CLA or CEH insurance schemes, designed to alleviate the reduction in benefits associated with the new scheme with effect from 1 <sup>st</sup> January 2014.  Disability pension  This is the amount that would be paid to you in the event of 100% disability.  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 projected 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.  This	Insured salary	This is the salary used for the calculation of benefits. When the entitlement to the retirement
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)  Accumulated retirement capital (LPP)  benefit must be at least equal to this amount.  Vested benefit  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  Retirement at age 50 You must have reached the age of 58 to be entitled to an early retirement pension.  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 1st January 2014.  Disability pension  This is the amount that would be paid to you in the event of 100% disability.  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 unl		
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Guaranteed pension:  This applies only if you reached the age of 58 before 1 <sup>st</sup> January 2014. In this case, the amount of pension you had acquired as at 31 <sup>st</sup> 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.).  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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framework of the EPL (scheme to encourage home ownership) or in the framework of a divorce.		
Monthly salary deductions		
	Monthly salary deductions	

This section comprises the various monthly deductions made by your employer.