

Policy number: 100001
Company: FBK Conseils SARL
AHV number: 756.000.000.00
Birth date: 06.01.1986
Subscription date: 09.01.2015

Monsieur
Noé le Conseiller
Avenue du théâtre 7
1005 Lausanne

Pension certificate

Valid as of: **31.12.2025**

Salaried information - Contributions - Savings

Gross annual income	70,000.00 CHF
Coordination amount	26,460.00 CHF
Insured salary	43,540.00 CHF

Premium contribution plan	Employee	Employer	Total
Savings contribution (avec bonification)	5.0%	6.5%	11.5%
Risk contribution	1.0%	2.5%	3.5%
Total contribution	6.0%	9.0%	15.0%

Savings	Part LPP	Part supplementary	Total
Vested benefits as of 31.12.2025	54,793 CHF	10,204 CHF	64,996 CHF

Insured benefits

	Savings capital with interests of:		Annual pension with interests of:	
	0.00%	2.50%	0.00%	2.50%
At 60, (Conversion rate 5,99%)	212,814 CHF	300,476 CHF	12,748 CHF	17,999 CHF
At 61, (Conversion rate 6,08%)	221,305 CHF	316,691 CHF	13,455 CHF	19,255 CHF
At 62, (Conversion rate 6,16%)	229,795 CHF	333,310 CHF	14,155 CHF	20,532 CHF
At 63, (Conversion rate 6,25%)	238,285 CHF	350,346 CHF	14,893 CHF	21,897 CHF
At 64, (Conversion rate 6,34%)	246,776 CHF	367,807 CHF	15,646 CHF	23,319 CHF
At 65, (Conversion rate 6,43%)	255,266 CHF	385,705 CHF	16,414 CHF	24,801 CHF

Disability & Death benefits	Insured income	Rate	Pension
Annual disability pension	43,540.00 CHF	60%	26,124 CHF
Spouse annual pension	43,540.00 CHF	45%	19,593 CHF
Annual disabled person's children's benefit	43,540.00 CHF	10%	4,354 CHF

General information

Total possible LPP/BVG buyback payment	4,705 CHF
Maximum possible prepayment for home ownership	64,996 CHF