

To be sent to former pension fund

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Request for the transfer of my vested benefits

The Federal Law on Vesting in Pension Plans (LFLP) stipulates that each person joining a new pension fund must transfer any vested benefits remaining to the former pension fund.

I therefore request my former pension fund to transfer my vested benefits in accordance with Art. 3 LFLP with the following payment details:

- PROFELIA, Rue Caroline 9, Case postale 288, 1001 Lausanne
- IBAN no: CH44 0900 0000 1017 5419 7
- Communications:

Looking forward to hearing from you

Yours sincerely,

.....
Place and date

.....
Signature

Personal data

Full name: Dossier no: Contract no:
 Date of birth: AVS no:
 Marital status: Profession:
 Street: ZIP, city:
 Country: Nationality(ies):
 Phone no: Private email:

Please answer the questions carefully. This will enable us to examine your current state of health. For confidentiality reasons, this form is to be returned directly to Retraites Populaires' medical dpt, for the attention of the medical advisor.

1. Do you currently benefit from your full capacity for work? yes no
2. Did you suffer from a partial or complete inability to work for longer than 3 weeks due to illness or accident in the last 12 months? yes no
3. Do you suffer from a disability, a disease or the consequences of an accident even though you benefit from full capacity for work? yes no
4. Do you currently benefit from a disability pension from the Disability Insurance (AI)? yes no
 Acknowledged degree of disability: % (please provide a copy of the AI decision)
5. In your former pension fund, was your insurance cover refused, deferred or accepted on aggravated conditions? (medical limitation, refusal of a benefit or additional premium. If appropriate, please provide the decision) yes no

If you checked "no" to question 1 and/or "yes" to one of questions 2 to 5, please fill in the no(s) of the questions concerned with regard to the declared disease:

Question no	Nature of disease	Period (from - to)	Full recover ? <input type="radio"/> yes <input type="radio"/> no	Name and address of the attending doctor
.....	<input type="radio"/> yes <input type="radio"/> no
.....	<input type="radio"/> yes <input type="radio"/> no
.....	<input type="radio"/> yes <input type="radio"/> no
.....	<input type="radio"/> yes <input type="radio"/> no
.....	<input type="radio"/> yes <input type="radio"/> no

Signature

I release hospitals, doctors, authorities, insurance companies and insurance institutions from professional secrecy towards Retraites Populaires' medical dpt and authorize them to provide all requested information in order to determine conditions of membership to the pension fund. Profelia reserves the right to request a medical examination, the cost thereof being borne by the pension fund.

During admission and in case of death or incapacity for work, I authorize Profelia, within the framework of applicable legal provisions, to communicate the data to reinsurers and other insurers and to gather information from them.

I, the undersigned, hereby declare having responded fully, truthfully and accurately to all the foregoing questions. I am aware that incomplete or inexact answers can lead to suspension or reduction of benefits.

.....
Place and date

.....
Signature

This form can be returned to us via your Espace personnel. If the legalisation of signatures is necessary, this must be done before sending the form.



Mr
Jean Example
1000 Lausanne

Lausanne, February 1, 20XX

Example Jean - Dossier no 1'111'111 - Example SA - Contract no 11'000

Pension certificate per 01.01.20XX

Edited after your affiliation in CHF

Personal data		Example Jean - 01.01.1965			
	Married				
	Entry date	01.01.20XX			
	Statutory date of retirement	31.01.2030			
	Annual reference salary	at 80 %	80'000.00		
	Annual insured salary		68'864.00		
	Pension plan	Pension plan	1		
Funding of benefits and credit to the savings account		Total monthly contribution of the insured person	493.25		
		Annual total	Insured's portion		
	Savings contribution	11'018.40	4'958.40		
	Risk contribution	2'134.80	960.60		
	Legal and administrative costs contribution	639.00	0.00		
	Annual total contribution	13'792.20	5'919.00		
	Annual credit to the savings account		11'018.40		
Projected retirement benefits *		at 62 years	at 65 years		
8	Projected savings account (interest rate of X%) **	298'744.00	338'300.75		
	of which LPP portion	274'076.15	294'117.65		
	Annual retirement annuity	18'522.00	22'327.80		
	Annual spouse annuity (if insured's death)	11'113.20	13'396.80		
	Annual annuity for retired insured's children	3'704.40	4'465.80		
Vested benefits		Vested benefits at 01.01.20XX	66'422.80		
	of which LPP portion		20'937.20		
Additional information		Total entry benefits provided	54'321.00		
	of which LPP portion		42'031.00		
	Withdrawal for home ownership (must be repaid before a voluntary purchase)		0.00		
	Maximum withdrawal for home ownership on 01.01.20xx***		66'422.80		
	Maximum voluntary purchase per 31.12.20xx****		78'574.40		
	Pledging		No		
Disability benefits		Annual disability annuity	34'432.20		
	Annual annuity for disabled insured's children		5'509.20		
Death benefits		Grant conditions: enlarged	17		
16	Annual surviving spouse annuity		24'102.60		
	Annual orphan annuity		5'509.20		
Individual prefinancing account		Available amount including interest	40'344.00		
Pension committee or delegates		First name	Name	Representative	Function
		Jean	Example	Employee	Member
		Peter	Example	Employer	Member

* The applied conversion rates are different between the LPP minimum portion and the extra-mandatory portion. All the details are on www.profelia.ch. Furthermore, the amount on your prefinancing account is not included in the projected retirement benefits.

** Please note that any application for retirement benefits in the form of a lump sum has to be received at least 1 month before to the effective retirement date.

*** Where appropriate, the amount is valid for all pension plans, subject to applicable legal and tax provisions.

**** Before the voluntary purchase, we proceed to a final calculation for which we need additional information. For this purpose, please fill in the form «Voluntary purchase 2nd pillar» available on our website and return it to us.

Any modification of the calculation elements taken into consideration will result in a change of the indicated contributions and benefits. In all circumstances, the legal and statutory provisions and the data in the file shall apply. This document cancels and supersedes any and all previously established pension certificates.

A registration form to notify unmarried cohabitation is at your disposal on www.profelia.ch in order to inform us about your situation. Benefits can be provided to a cohabitee only if the insured person has announced cohabitation to the pension fund before death by means of the form provided for that purpose.

For further information, we remain at your disposal.

Yours sincerely,

- 1 **Pension plan**
Contract concluded by your employer under which you are insured and which sets out your benefits and contributions
- 2 **Reference / insured annual salary**
The insured salary is calculated on the basis of the annual reference salary declared by your employer
- 3 **Total monthly contribution of the insured person**
Amount deducted from your monthly salary for occupational benefits as indicated on the salary statement provided by your employer
- 4 **Savings contribution**
Portion of annual contributions allocated to funding retirement benefits
- 5 **Risk contribution**
Portion of annual contributions allocated to cover disability and death risks, including management costs
- 6 **Legal and administrative costs contribution**
Portion of annual contributions allocated to management costs and legal contributions, such as contributions to the Guarantee Fund
- 7 **Annual credit to the savings account**
Savings contribution plus any interest on contributions paid in advance by your employer
- 8 **Projected retirement benefits**
Indicates the benefits you can expect to receive when you retire. This is a simulation made on the basis of your current situation and the conditions in force on the date of the pension certificate
- 9 **62 years - 64 / 65 years**
64 / 65 is the official retirement age, respectively for women and men. It is however possible to take early retirement, but this will have an impact on the level of benefits received. An additional simulation based on early retirement at a lower age, e.g. 62, may be provided for your information
- 10 **Vested benefits**
Amount acquired for occupational pension plans at the indicated date and that would be transferred to the new pension fund in the event of a change of employment
- 11 **Total entry benefits provided**
Amount brought into the pension fund which, in principle, comes from your previous pension fund
- 12 **Withdrawal for home ownership**
Amount you already received for the acquisition of your home
- 13 **Maximum withdrawal amount for home ownership**
Amount you could withdraw on the date mentioned for the acquisition of a home, subject to legal provisions
- 14 **Maximum voluntary purchase**
Amount that may be purchased to maximize your retirement benefits, subject to the legal provisions
- 15 **Pledging**
Indicates if you have pledged your savings account
- 16 **Death benefits**
Benefits that would be paid in case of death before retirement
- 17 **Grant conditions**
The grant conditions may be minimal or enlarged depending on the provisions specified in your pension plan
- 18 **Individual prefinancing account**
Amount available to finance all or part of the reduction in the annuity in the event of early retirement