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Your Swiss Insurer

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At your disposal
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Personal
Mr.
Arnaud Delamare
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Employee benefits contract no.	044934.11 Oracle Software (Schweiz) GmbH
Organisational unit	101
Personnel category	3
Policy No.	6013

Insurance certificate, valid from 01.01.2023

1. Personal data

Surname and first name	Delamare Arnaud
Date of birth / Gender	06.05.1995 / male
Personnel no.	1015354
Marital status	single
Commencement of insurance	01.10.2018
Reaching retirement age at	01.06.2060

2. Salary data

	LOB portion in CHF	Total in CHF (incl. LOB portion)
Reported annual salary		152'294.85
Insured annual salary	62'475.00	126'570.00

3. Age assets

Prospective age assets at 31.12.2023	17'392.80	54'533.20
Projected retirement assets without interest	316'960.45	980'287.30
Projected retirement assets incl. interest	373'071.50	1'163'838.60
Termination benefit at 01.01.2023	12'890.60	39'150.25
of which credit from purchase of early retirement		0.00
of which assets from surpluses		120.40

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4. Projected benefits upon retirement

At the normal retirement age 65 at 01.06.2060

	Projected retire- ment capital	Annual retire- ment pension
Projected with 1.00%	1'163'838.60	57'178.00
Projected using a 0.50% lower interest rate	1'066'780.10	52'434.00
Projected using a 0.50% higher interest rate	1'272'989.50	62'512.00
In the event of early retirement (projected with 1.00%)		
at the age of 64 at 01.06.2059	1'120'986.25	53'168.00
at the age of 63 at 01.06.2058	1'078'558.15	49'467.00
at the age of 62 at 01.06.2057	1'036'550.15	45'919.00
at the age of 61 at 01.06.2056	994'958.10	42'652.00
at the age of 60 at 01.06.2055	953'777.80	39'523.00
at the age of 59 at 01.06.2054	913'005.25	36'650.00
at the age of 58 at 01.06.2053	872'636.40	33'899.00

Conversion and interest rates: see "Calculation basis"

5. Death benefits (prior to retirement age)

	pursuant to LOB in CHF	due to illness in CHF	due to an accident in CHF
Lump sum death benefit for married persons		152'295.00	152'295.00
Lump sum death benefit for unmarried persons		152'295.00	152'295.00
Annual spouse's / partner's pension *)	12'932.00	53'476.00	53'476.00
Annual orphan's pension *)	4'311.00	16'454.00	4'843.00
Annual additional pension for full orphans *)		16'454.00	532.00

6. Annual disability benefits

	pursuant to LOB in CHF	due to illness in CHF	due to an accident in CHF
Disability pension, waiting period 24 months *)	21'553.00	82'271.00	24'215.00
Disabled's children's pension, waiting period 24 months *)	4'311.00	10'126.00	4'639.00
Waiver of premiums, waiting period 3 months			

7. Financing

	in CHF
Annual age credits	15'188.40
of which LOB	4'373.30
Annual risk premium	1'106.00
Annual inflation premium	18.70
Annual contribution for Security Fund	75.80
Total of contributions and premiums	16'388.90
Employee's contribution per month 12x	764.70

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8. Additional benefit plan information

Maximum purchase amount under the regulations	7'300.75
Maximum possible contribution for the purchase of early retirement (partial purchase)	
- at early retirement at the age of 64	61'676.70
- at early retirement at the age of 63	122'713.20
- at early retirement at the age of 62	185'500.20
- at early retirement at the age of 61	247'366.85
- at early retirement at the age of 60	310'978.80
- at early retirement at the age of 59	373'329.45
- at early retirement at the age of 58	437'381.45
(The statutory and regulatory provisions on the purchase of additional benefits and service years remain reserved. The "Purchase request" form must be submitted before any amount to purchase additional benefits can be paid in. In the event of early retirement with receipt of a pension, full purchase is possible in addition.)	
Surplus credit as per 01.01.2023	81.10
Change in the order of precedence for beneficiaries under the regulation	no
Announcement of partner's pension	no
Known amounts of additional benefits within the last 3 years	none

9. Calculation basis

	Mandatory	Supplementary
Conversion rates at normal retirement	6.00000%	4.40000%
The retirement benefits correspond at least to the LOB minimum benefits.		
Interest rates		
- Rate of interest for retirement assets	1.000%	0.250%
- Projected retirement assets	1.000%	1.000%

Remarks

*) In the event of overinsurance, reductions will be made in accordance with the regulations.

Members of the board of trustees: Mirjam Brucker, Robert Jan Cortenraad, Pejman Madani, Charlotte Heite, Jean-Luc Subri, Lucas Victor Braun

Notes on your regulations

This certificate replaces all previous certificates. It is provided for information purposes only.

The authoritative provisions are those contained in the regulations.

The regulations (benefit plan and general regulation provisions) govern the rights and obligations between you and your employee benefit institution. The general provisions state which requirements must be met in order to exercise your rights. We would particularly like to draw your attention to the following areas:

Section 23 Partner's pension (only applies to unmarried people or insured persons who are not in a registered partnership). The "Registration for a partner's pension" form must be submitted prior to the death and before the insured person enters full retirement.

Section 25 Beneficiaries of lump-sum death benefit or restitution of contributions (in the event of death before retirement). The "Order of beneficiaries" form must be submitted in order to change the order of beneficiaries under the regulations.

It is possible that the regulations may be required for tax purposes.

The general regulation provisions (including the annexes of organisation and partial liquidation regulations) and explanations of any changes to the regulations can be found on the Internet at www.helvetia.ch/group-foundations (choose foundation) and www.helvetia.ch/employees. If you are unable to obtain this information online, please contact your employer or Helvetia.

You will also find forms, notes on your pension certificate and other important information relating to occupational pensions, the collective foundations and the board members at the URL mentioned.

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