



SCAN ME



PENSIONSKASSE FÜR KMU

# Go online – your pension certificate is already there

Here at the PKG Pensionskasse, we endeavour to ensure that everyone who is insured with us is able to plan their personal pension provisioning in a way that is as simple and targeted as possible. We now therefore no longer issue your pension certificate in paper form, but rather make your data accessible on [PKG Online](#). In this way, we not only take the load off posties and reduce the amount of mail in letterboxes, but we also reduce the strain on your time management and the environment. You keep an eye on your pension provisioning at all times and can adjust it whenever you want.

## Gain an overview in the blink of an eye

You love simplicity – so do we. When you register for the first time, you don't need anything more than an activation code. Once you are registered, you will get instant access to your occupational benefits provision situation. Clear and user-friendly.

## Playing around with your pension?

Never – except in our online tool. Thanks to a calculator and other useful tools, you have an overview, can test and optimise without having to fill your schedule with consultations.

## Digitisation is a win-win situation

We are well on the way to achieving a paperless office, but private individuals also appreciate it if their letterbox is empty more often. Plus it is good for the environment. The digital pension certificate is a further step towards sustainability and offers you and us several advantages without much effort:

reduced paper consumption and thus CO<sub>2</sub> emissions, better predictability for you as a customer and more time for everyone. The environment benefits, you benefit and – yes – so do we.

## The most important applications on PKG Online:

- Retirement: simulate your retirement or semi-retirement incl. calculation in case of lump sum withdrawal with capital payment tax
- Residential property: calculate the impact of an early withdrawal for home ownership, taking into account the capital payment tax
- Salary: has your salary or employment level changed? Find out what this means for your pension provision
- Purchasing of contribution years with PKG Online, you can see at a glance how making a purchase in accordance with the regulations affects the benefits and the expected tax burden
- Departure: calculation of the termination benefit

### What is the purpose of the pension certificate?

Your pension is important. We therefore show you annually on the basis of your pension certificate how your

personal savings with the PKG Pensionskasse are performing. It informs you in detail about the insured benefits in old age, in case of disability and in case of death. It also contains information on the contributions you and your

employer make to the pension fund. The pension certificate also provides important pointers for planning early retirement, taking up self-employment or advance withdrawal for home ownership.

Have you any questions, do you need additional information or would you like a printed pension certificate? Then please call us on tel. **041 418 50 00** or send an e-mail to us at [info@pkg.ch](mailto:info@pkg.ch).