

« Pension fund » module

The [Pension Fund] module allows you to

- track the value of accumulated capital in the various pension funds and social insurances
- do a projection of estimated income

This data is used to anticipate the alignment of expenditures and income at retirement age.

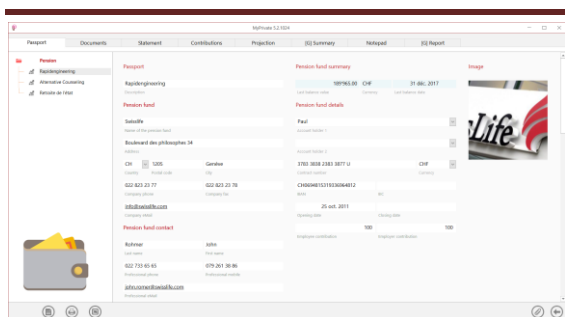
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Summary of module tabs

[Passport]	General Information Sheet
[Documents]	Non-financial documents related to respective passports
[Statement]	Displays the list of statements provided annually by pension funds
[Contributions]	Displays the contributions paid by the employee and the employer
[Projection]	Projection of annual income at retirement
[Summary]	Projected annual income by year after retirement
[Notepad]	Notes tab for each fund
[Reports]	Printing of information

[Passport]



The pension fund passport is used to enter the basic information for each contract and social insurance.

Special fields:

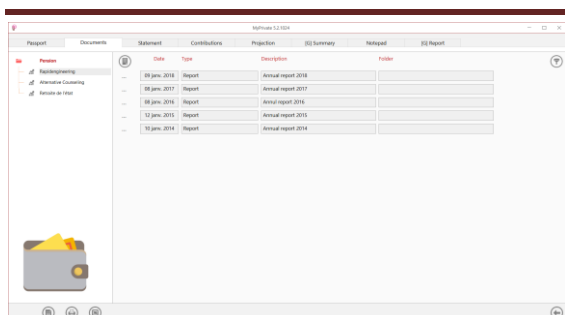
[Last balance value] and [Last balance date]: These fields display the value and date of the last statement, entered in the tab [Statement].

[Employee Contribution] and [Employer Contribution] indicate the proportion of the employer's contribution to the employee's contribution.

Example: If the employer contributes 2/3 to the pension fund, these values will be 100/200.

The employer's contributions are calculated based on contributions recorded in the [Income] tab of the [Family] module. They can be adjusted manually in the [Contributions] tab of this module.

[Documents] - Summary



Date	Type	Description	Value
09 Jan 2018	Report	Annual report 2018	
09 Jan 2017	Report	Annual report 2017	
09 Jan 2016	Report	Annual report 2016	
12 Jan 2015	Report	Annual report 2015	
10 Jan 2014	Report	Annual report 2014	

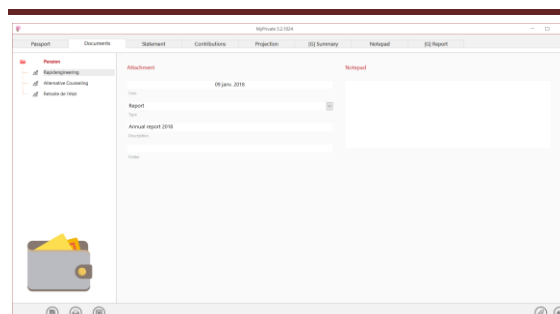
This tab allows you to scan and preserve all types of documents by assigning them a date, a type and a title. A summary of documents

related to the object is displayed and allows a quick view of the documents available.


To add a new document, click on the icon 

The following screen opens:

[Documents] - Details

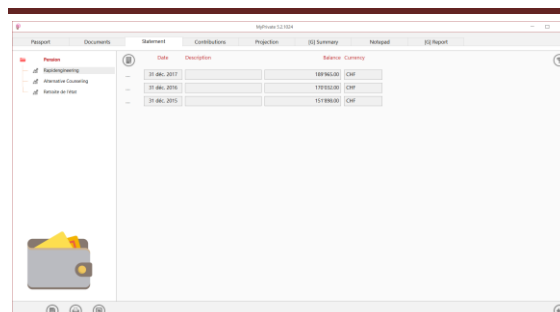


Enter the date of the document, a type (select an existing type from the drop-down menu or enter a new one) and a description. These three items will appear in the [Documents] - Summary. The [Notepad] field is for adding additional information.

Once these fields are filled, click on the  icon to start scanning documents.

For scanning and document integration, refer to the "Document Management" user manual.

[Statement] - Summary



Date	Description	Balance	Currency
31 Dec 2017		189,940.00	CHF
31 Dec 2016		179,930.00	CHF
31 Dec 2015		177,980.00	CHF

Displays the list of statements entered.

[Statement] - Detail

[illegible]

This window allows you to enter the details of each of the statements.

[Contributions]

Software 12.02.04

Project	Documents	Statement	Contributors	Progression	[[Summary	NetProfit	[[Report
Project		Date	Income	Employee	Employee	Total	Currency
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Marketing/promotion Electronic Marketing Website design 		25 dec 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 nov 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 oct 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 sep 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 aug 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jul 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jun 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 mai 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 mar 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 feb 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jan 2017	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 dec 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 nov 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 oct 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 sep 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 aug 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jul 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jun 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 mai 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 apr 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 mar 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 feb 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jan 2016	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 dec 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 nov 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 oct 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 sep 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 aug 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jul 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 jun 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 mai 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 apr 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 mar 2015	9 200,00	1 980,00	1 980,00	2 960,00	CNF
		25 feb 2015	9 200,00	1 980,00	1 980,00	2 9	

Displays contributions from the [Income] tab of the [Family] module.

The employer's share can be adjusted manually if necessary.

This tab is used to track annual contributions.

[Projection]

Software 1.0.1024

Project Documents Statement Contributions Projection **[[Summary]]** Helped **[[Report]]**

Project

- ✓ Kalkulationsplanung
- ✓ Wirtschaftliche Bewertung
- ✓ Kontrolle der Kosten

Hand-piled projects

Current project	Current contribution	37000.00 CHF	Helped
31.08.2017	10 Jun-2018	20	
Available time	Planned contribution (CHF)	Estimated point	
Yes			
Project's projection			

Low projection

Low projection (CHF)	High projection (CHF)
14407712	21467360 CHF
Planned input	
Planned annual output	139708 CHF
Planned annual output	

The forecast tab estimates annual earnings at retirement age, based on a number of estimates.

Special fields:

[Current Capital]: Read-only field calculated automatically based on the last available deduction.

[Annual contribution]: Estimated total annual contributions up to retirement age.

[Expected retirement date]: Indicate the expected date of retirement.

[Retirement years]: Indicates the life expectancy, in years, used by the pension fund to calculate income.

If unknown, use a life expectancy of 85 years.
Calculation example: For a retirement at 60 years, enter 25 ($60 + 25 = 85$).

[Enable projection]: If income depends on the accumulated capital, indicate "Yes".

With this option, the estimated annual income will be calculated according to the parameters entered in the different fields of this tab.

If the projection is not activated, it is possible to manually enter the projected income.

Low projection

This calculation is based on a low return on capital.

[Low Yield Estimate]: Insert a %

[Projected Capital]: Automatically calculates the accumulated capital on the date of retirement. If the projection is not activated, this value can be entered manually.

[Projected annual income]: Estimates the annual income related to this capital. If the projection is not activated, this value can be entered manually.

High projection

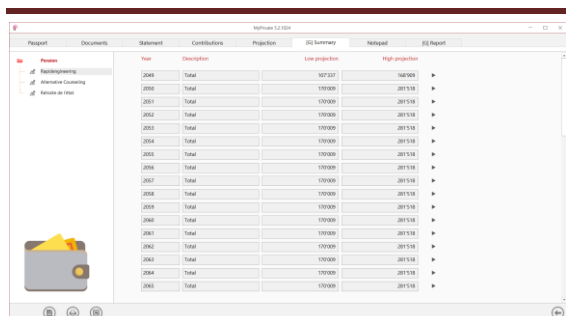
This calculation is based on a high return on capital.

[High Yield Estimate]: Insert a%

[Projected Capital]: Automatically calculates the accumulated capital on the date of retirement. If the projection is not activated, this value can be entered manually.


[Projected annual income]: Estimates the annual income related to this capital. If the projection is not activated, this value can be entered manually.

[Summary]

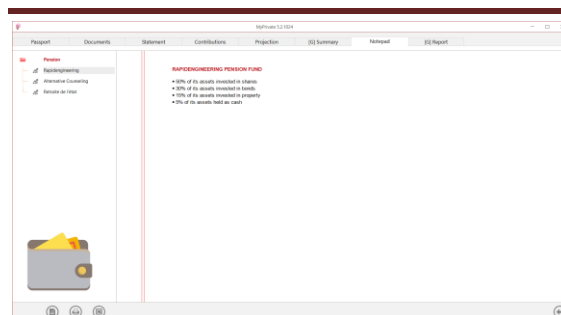


Year	Description	Low projection	High projection
2049	Total	107 227	108 909
2050	Total	109 000	201 510
2051	Total	109 000	201 510
2052	Total	109 000	201 510
2053	Total	109 000	201 510
2054	Total	109 000	201 510
2055	Total	109 000	201 510
2056	Total	109 000	201 510
2057	Total	109 000	201 510
2058	Total	109 000	201 510
2059	Total	109 000	201 510
2060	Total	109 000	201 510
2061	Total	109 000	201 510
2062	Total	109 000	201 510
2063	Total	109 000	201 510
2064	Total	109 000	201 510
2065	Total	109 000	201 510

This tab displays, in chronological order, the annual income per pension fund starting at the planned retirement date.

The icon  to the right of the records, allows you to switch from [Show details] by passport and by year to [Show summary] by year.

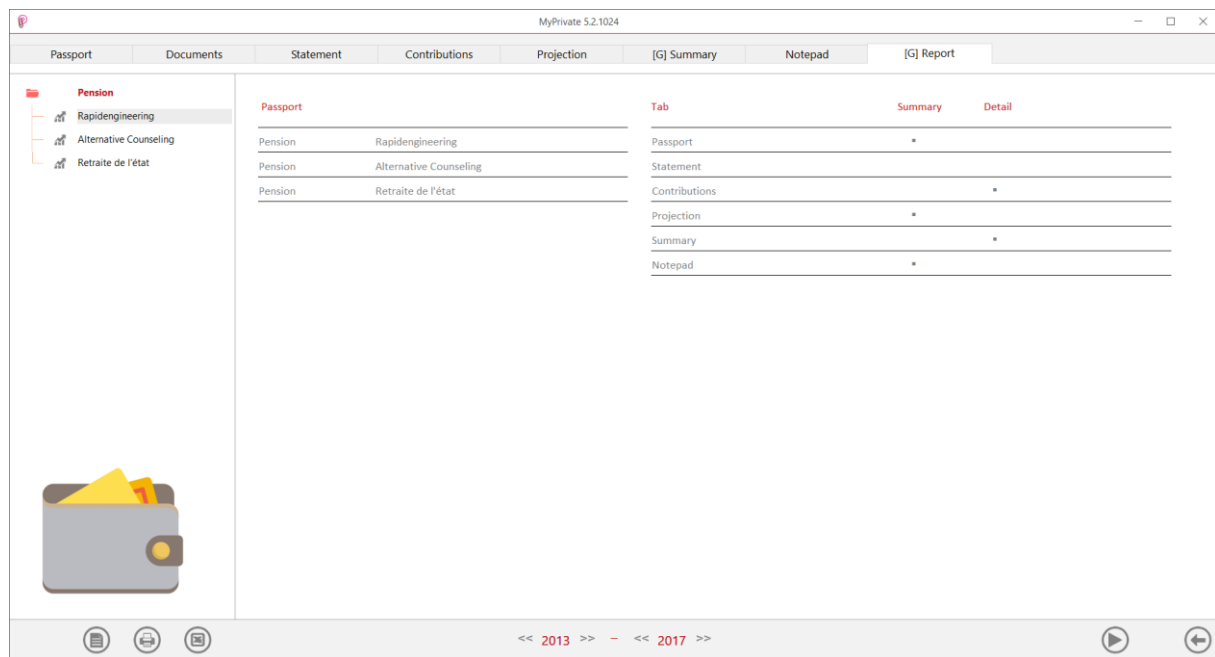
[Notepad]



This tab allows you to enter various notes related to the passport.

[Reports]

This tab allows you to choose which passports and tabs to print



Select/deselect the data to be printed by clicking on the corresponding row(s) and column(s).


The choices are

- Passports
- Tabs - Summary and details

The selected passports and tabs are marked with the character [✓].

For some tabs it is possible to print the summary and/or the details.

If a print option is not available, it is indicated by the [▪] sign.

Once the information to be printed has been chosen, click on the  button then choose the [Generate Report] option.

MyPrivate prepares a PDF file that will be ready for printing.