Checklist for unmarried couples

With these measures, you enjoy the benefits of cohabitation, but are on the safe side in the event or separation or an emergency.

Draw up a cohabitation agreement

- ☐ Make an inventory of individually/jointly owned possessions and assets
- ☐ List and division of joint living costs
- ☐ For joint children: Custody arrangements in the event of separation
- ☐ For joint children: Maintenance arrangements in the event of separation
- ☐ For jointly owned homes: additional arrangements for separation and death

Supplementary arrangements

- ☐ Beneficiaries in each other's will
- ☐ Mutual living will
- ☐ Mutual release from confidentiality
- ☐ Mutual power of attorney
- ☐ Mutual disclosure authority

Pension measures

AHV (Pillar 1)

- ☐ If not gainfully employed: Pay unemployment contributions
- ☐ For childcare: Secure AHV education credits

BVG (Pillar 2)

- ☐ Check the BVG regulations: Are benefits paid to life partners?
- ☐ Life partner's written notification for the pension fund

Private pension arrangements (Pillar 3)

- ☐ Mutual protection with Pillar 3a and/or 3b

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