



Summary sheet Order of beneficiaries

The pension regulations provide information about which people are entitled to the lump-sum death benefit and under what circumstances. The wording of the pension regulations in force at the time of death is legally authoritative.

Lump-sum death benefit

1. The amount of the lump-sum death benefit is set out in the occupational benefits plan.

2. Order of beneficiaries

The following shall be entitled to the full lump-sum death benefit:

- a) the spouse of the insured; if none:
- b) the children eligible for a pension according to the pension regulations; if none:
- c) the natural persons supported to a considerable extent by the insured and the person with whom the insured had formed a partnership as defined in the pension regulations; persons already receiving a surviving partner's pension from a domestic or foreign pension plan are not eligible; if none:
- d) the children of the insured who are not entitled to a pension according to the pension regulations; if none:
- e) the parents of the insured; if none:
- f) the siblings of the insured.

If none of the persons mentioned in a) to f) exist, half of the lump-sum death benefit shall be paid to the other legal heirs to the exclusion of the community.

Beneficiaries in the same category shall receive equal parts of the lump-sum death benefit.

3. The lump-sum death benefit at death does not form part of the deceased's estate.

Partnership entitling a partner to a pension

It is not necessary to report the life partner during the insured's lifetime. A partnership entitling a partner to a pension exists if, at the time of death,

- a) both partners are unmarried and are not related to each other, and
- b) they are not registered in accordance with the Federal Act on the Registered Partnership between Same-Sex Couples, and
- c) both partners have been in a domestic partnership in the same household and domicile without interruption for 5 years immediately prior to the death of the insured; or the insured supported the surviving partner to a significant degree; or the surviving partner is required to pay support for one or more joint children.

Registered partnership

Under the Federal Act on the Registered Partnership between Same-Sex Couples of June 18, 2004, registered partnerships and partners are given equal status as marriages and spouses.

The children of the insured who are eligible for a pension

The children of the insured who are eligible for a pension are

- their children and foster children entitled to an OASI/DI pension
- stepchildren who receive full or primary financial support at the time of their death.

The final age at which the child is still eligible for a pension is set out in the pension benefits plan. Children will be eligible for pension benefits past the final age for as long as they have not completed their education or have a level of disability of at least 70%. However, the pension entitlement does not extend beyond their 25th birthday. Entitlement to the pension lapses if the child dies.