



Summary sheet

Lump sum payable at death

The pension fund regulations provide information about which people are entitled to the lump-sum death benefit and under what circumstances.

Here is an overview of the information. The wording of the pension fund regulations in force at the time of death is legally authoritative.

Lump sum payable at death 1. The amount of the lump sum payable at death is set out in the occupational benefits plan.

2. General order of beneficiaries

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

- a) the spouse of the insured;
if none:
- b) the children eligible for a pension according to the occupational benefits regulations;
if none:
- c) the natural persons that the insured person supported to a significant extent and the person with whom insured person had lived in a partnership that is eligible for benefits without interruptions during the last 5 years until the death; persons who already receive a partner's pension from a Swiss or foreign occupational benefits institution are not eligible for the death lump sum;
if none:
- d) the children of the insured who are not entitled to a pension according to the occupational benefits regulations;
if none:
- e) the parents of the insured;
if none:
- f) the siblings of the insured.

If none of the persons mentioned in par. a) to f) are available, half of the lump sum payable at death 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 death lump sum.

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

Partnership entitling a partner to a pension

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
if none:
- b) they are not registered in accordance with the Federal Law on the Registration of Partnerships for 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. If the insured is divorced, the earliest date of the beginning of the life partnership is the date on which the divorce of the insured became final and binding;
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 Law on the Registration of Partnerships for Same-Sex Couples of June 18, 2004, registered partnerships and partners are given equal status as marriages and spouses.

Basis: Pension fund regulations as at January 1, 2022