

Important note: Before completing this document please read the regulations at the end.

1. Contracting parties

Insured person:

Last name _____

First name _____

Date of birth _____

Marital status _____

Address _____

Partner:

Last name _____

First name _____

Sex Female Male

Date of birth _____

Marital status _____

Address _____

2. Details of the partnership

- We have verifiably and continuously cohabited with a mutual support obligation.
 Cohabitation since: _____ (month / year)
- We have verifiably and continuously lived in a shared household with a mutual support obligation.
 Shared household since: _____ (month / year)
- The person designated as the partner is responsible for the maintenance of one or more children resulting from the relationship.

Name	First name	Date of birth
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

3. Regulations

Art. 13 Spouse's or Civil Partner's Pension or Settlement

- 1 In the case of the death of a married Insured, married Old Age Pension recipient or married Disability Pension recipient, the surviving spouse is entitled to a Spouse's Pension if, at the time of death, the spouse
- a) has to pay child maintenance support for one or more children, or
 - b) is over 45 years of age and has been married for at least 5 years.

A surviving spouse who does not meet any of these criteria shall be entitled to a one-off lump sum settlement amounting to three times the annual total of the spouse's pension. The lump sum death benefit is calculated on the basis of Art. 15. Lifetime partners are considered equal to married partners (cf. Paragraph 6), and are thus equal to a spouse, with regard to the lump sum death benefit.

- 2 The amount of the Spouse's Pension is specified in the Pensions Plan.
- 3 If the spouse is more than 15 years younger than the deceased Insured, old-age pensioner or disability pension recipient, the Spouse's Pension shall be reduced by 2% of the full amount for every additional complete year of age by which the spouse is more than 15 years younger.
- 4 If the marriage takes place after the pension has started, the Spouse's Pension will be reduced by 15% of the full amount for every complete year after the pension start date. This reduction will be applied cumulatively together with that indicated in paragraph 3. It ends after the expiry of five years of marriage.
- 5 The divorced spouse of the deceased Insured is entitled to the Foundation's Spouse's Pension amounting to the mandatory occupational retirement pension for a divorced spouse, according to BVG, provided that
- a) the spouse was granted a pension in accordance with Art. 124e (1) or 126 (1) Swiss Civil Code (ZGB),
 - b) the marriage lasted for a minimum of 10 years, and
 - c) the surviving, divorced spouse has to pay child maintenance support for one or more children, or is over 45 years of age.

If the last condition cannot be met, the divorced spouse is only entitled to a one-off lump sum amounting to three times the annual mandatory occupational retirement pension according to BVG. The claim to a Spouse's Pension is valid as long as the pension under subparagraph (a) would have been owed. However, the Foundation's benefits are reduced by the amount that exceeds, together with the surviving dependants' benefits from the AHV, the claim from the divorce settlement. Here the surviving dependants' benefits from the AHV are only counted to the extent that they are higher than the person's own claim to an IV disability allowance or an AHV old-age pension.

If a court has ruled that a part of the termination benefits must be transferred to the pension fund of the divorced spouse, in that case, the divorced spouse is only entitled to the mandatory minimum Survivor's Benefits as per BVG.

- 6 4 Subject to the same conditions as a spouse of an unmarried Insured, Old Age Pension recipient or Disability Pension recipient, the lifetime partner of the same or opposite sex is entitled to a Survivor's Pension three times the annual amount of the Spouse's Pension, provided that
- a) the partner lived with the deceased Insured in an uninterrupted communal setting for the 5 years preceding the death or had to pay child maintenance support for one or more common children, and
 - b) the partner does not receive a widow's/widower's pension (Art 20a BVG), and
 - c) the Insured, by written notice to the Foundation, assigned the rights of beneficiaries to the partner. This notification must be submitted to the Foundation during the life of the Insured.
 - d) the Foundation Board receives an appropriate request no later than 3 months after the death of the Insured.
- 7 The entitlement to a Spouse's Pension or Civil Partner's Pension commences the month following the death; at the earliest, upon termination of the full salary. The entitlement ceases when the spouse or partner marries. By remarrying, the surviving spouse is entitled to a one-off lump sum three times the annual Spouse's Pension.
- 8 Surviving civil partners are considered equal to surviving spouses. If a civil partnership is dissolved in court, the surviving ex-partner has the same rights as the surviving divorced spouse.

Place and date:

Signature of insured person

Place and date:

Signature of partner