

# Beneficiary options for persons with a partner

Information on beneficiary designation with examples

## What is the purpose of a beneficiary designation?

A beneficiary designation determines what happens to your lump-sum death benefit if you die before retirement. Because pension funds are not subject to inheritance law, special rules apply to survivors. It is therefore advisable to consider the available options and any necessary steps at an early stage. In order to better reflect your individual circumstances, Asga allows additional beneficiaries alongside any spouses.

Survivors' benefits are governed by Art. 22–25 of the Pension Fund Regulation of Asga. If you do not wish to change the standard order, it is not necessary to complete a beneficiary's declaration. Otherwise, you have the option of adjusting the order and allocation individually in accordance with the options set out below. Please note that a partner is not automatically designated as a beneficiary. This decision must be notified to Asga in writing.

You must submit the form "Beneficiary's declaration/ notification of partnership for persons with a partner" to Asga in writing during your lifetime. To do so, simply download the form from [www.asga.ch](http://www.asga.ch). We will confirm the beneficiary designation to you in writing, and you may revoke it at any time in writing.

## Who is entitled to my lump-sum death benefit?

Your lump-sum death benefit becomes payable if you die before retirement. The lump-sum death benefit corresponds to the retirement assets available at the time of death, less any present values for pension benefits to the partner in accordance with Art. 23 and to the divorced partner in accordance with Art. 23a and also less the capital settlement in accordance with Art. 23, Sec. 5 and 9 of the Pension Fund Regulation.

The following survivors are entitled to a lump-sum death benefit:

- Group a: the spouse or registered partner
- Group b: the life partner in accordance with Art. 23 Sec. 2
- Group c: the person responsible for the maintenance of one or more joint children
- Group d: the natural persons who were financially supported by the insured person
- Group e: the children in accordance with Art. 252 of the Swiss Civil Code (ZGB)
- Group f: parents
- Group g: siblings
- Group h: the other statutory heirs, up to half of the lump-sum death benefit, excluding public bodies

- ▶ To take better account of the pension objective in the light of individual circumstances, you may determine the **proportionate distribution** between the beneficiaries **within groups a to h individually**.
- ▶ You may also alter the **sequence** of groups **b to d** or of groups **f and g**.

**This presupposes in all cases** that Asga is in possession of a corresponding written beneficiary's declaration before death.

### Note

- ▶ A partner may be designated as a beneficiary provided that, at the time of death, the civil partnership has existed continuously for at least five years. A shared place of residence is not required.

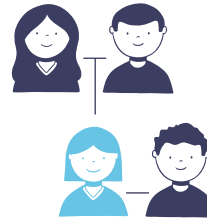
▼ Please refer to the following page.

# Example cases

## Person with a partner

### Scenario

Insured person: has a partner, no children



### Option 1

#### Beneficiary designation in the first position (persons whom you wish to designate as beneficiaries in the first instance)

Group	Beneficiary designation: yes/no	Percentage
Life partner	Yes	100
Parents	No	0

#### Beneficiary designation in the second position (beneficiaries in the second position are considered only if all beneficiaries in the first position have passed away)

Group	Beneficiary designation: yes/no	Percentage
Life partner	No	0
Parent 1 (mother)	Yes	100
Parent 2 (father)	No	0

You may designate the partner with a 100% allocation in the first position and subsequently designate the mother with a 100% allocation in the second position.

To do so, a beneficiary's declaration must be submitted.

## Option 2

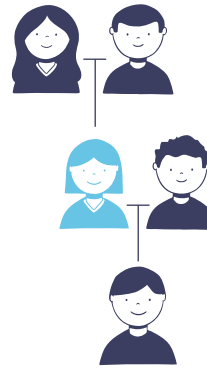
### Beneficiary designation in the first position (persons whom you wish to designate as beneficiaries in the first instance)

Group	Beneficiary designation: yes/no	Percentage
Life partner	No	0
Parent 1 (mother)	Yes	50
Parent 2 (father)	Yes	50

You may designate the parents with 50% each. This option applies automatically if no beneficiary's declaration is submitted.

## Not possible

You may not designate the partner with 50% and the mother with 50% because the partner cannot be combined with other entitlement groups.



## Person with a partner and children

### Scenario

Insured person: has a partner, one child

#### Option 1

#### Beneficiary designation in the first position (persons whom you wish to designate as beneficiaries in the first instance)

Group	Beneficiary designation: yes/no	Percentage
Life partner	No	0
Child	Yes	100
Parents	No	0

You may designate the child with a 100% allocation. This option applies automatically if no beneficiary's declaration is submitted.

## Option 2

### Beneficiary designation in the first position (persons whom you wish to designate as beneficiaries in the first instance)

Group	Beneficiary designation: yes/no	Percentage
Life partner	Yes	100
Children	No	0
Parents	No	0

### Beneficiary designation in the second position (beneficiaries in the second position are considered only if all beneficiaries in the first position have passed away)

Group	Beneficiary designation: yes/no	Percentage
Life partner	No	0
Children	Yes	100
Parents	No	0

You may designate the partner in the first position with a 100% allocation and the child in the second position with a 100% allocation or vice versa.

## Not possible

You may not designate the partner with 50% and the child with 50% because such a combination is not permitted.

### Option 3

#### Beneficiary designation in the first position (persons whom you wish to designate as beneficiaries in the first instance)

Group	Beneficiary designation: yes/no	Percentage
Life partner	For pension only	
Child	Yes	100
Parents	No	0

You may designate the partner for the partner's pension and the child for the lump-sum death benefit.

This information sheet only provides an overview, and the information contained herein does not constitute a legal claim. The legal and regulatory provisions are exclusively authoritative for the assessment of individual cases.