

Schindler Pension Fund

Nomination of Life Partner as Beneficiary of a Survivor's Pension

Purpose of this form

Insureds and recipients of disability pensions who, prior to retirement, live in a cohabiting partnership, support a life partner to a considerable degree or have children with them that they are still required to support may nominate their life partner as the beneficiary of a survivor's pension.

Should the pensioner die, and if the conditions for the payment of a pension to the surviving life partner are met, the survivor's pension paid by the Schindler Pension Fund will be 60% of the retirement pension paid to the deceased.

Basis – Article 13.7 ff. of the Pension Fund Rules as at January 1, 2023

The following conditions apply to the pension entitlement of a surviving life partner of a deceased pensioner:

- a. The life partner was supported by the deceased to a considerable degree, or
- b. The pensioner and the surviving life partner had lived together without interruption during the last five years before the pensioner's death, or
- c. At the time of the death the surviving life partner was obliged to support at least one joint child.

Furthermore, a life partner may be nominated a beneficiary only if the following criteria are also met:

- a. The pensioner and surviving life partner may not have been married, in a registered partnership, or related in the sense of Art. 95 of the Swiss Civil Code (CC).
- b. The cohabiting partnership, considerable degree of support or obligation to support a joint child must have begun prior to the pensioner's retirement.

Rights and obligations

1. The life partner must be nominated as a beneficiary during the lifetime of the insured, using the present Pension Fund beneficiary form bearing the officially certified signatures of the insured and the beneficiary.
2. The beneficiary nomination form must have been submitted to the Schindler Pension Fund prior to the pensioner's retirement. In the case of partial retirement the latest deadline is the date on which the first step towards retirement is taken.
3. Annually in December, the insured must use the corresponding form to confirm in writing the considerable degree of support or the existence of an uninterrupted cohabiting partnership and the address of the beneficiary to the Pension Fund. Signatures do not need to be officially certified in this case.
4. The insured may revoke the beneficiary nomination at any time in writing, even without the consent of the beneficiary.
5. The present beneficiary nomination replaces any previously submitted nominations.
6. If an insured revokes or amends the beneficiary nomination, the previous beneficiary will not be informed by the Schindler Pension Fund.
7. The Schindler Pension Fund must be informed in writing immediately if the cohabiting partnership is dissolved or if the insured or the beneficiary marries.
8. Within three months of the death of the pensioner, the beneficiary life partner must supply the Schindler Pension Fund with the proof that it requests that the conditions of entitlement are met (see last page for examples). The burden of proving entitlement (e.g. cohabiting partnership for at least five uninterrupted years, considerable support, etc.) lies with the person claiming beneficiary status. The Schindler Pension Fund's decision as to whether or not the facts support such a claim will be based on the circumstances at the time of the death of the insured.
9. The statutory provisions and those of the Pension Fund Rules in force at the time of the death of the insured will apply. The Board of Trustees may amend the Rules at any time.

Schindler Pension Fund

Insured person

Surname _____ Date of birth _____

First name _____

Marital status single married divorced widowed
 registered partnership dissolved partnership

Beneficiary

Surname _____ Date of birth _____

First name _____ Social security (AHV) number _____

Gender female male

Marital status single married divorced widowed
 registered partnership dissolved partnership

Confirmation

The insured and the beneficiary hereby confirm:

- The existence of a cohabiting partnership, or
- A considerable degree of support, or
- That the beneficiary is responsible for supporting one or more joint children
- That they have taken note of and acknowledge the conditions set out in this form.

Start of cohabiting partnership:

Current residential address of beneficiary:

Street: _____ Zip code, town: _____

Signatures

Place, date: _____ Place, date: _____

Signature _____

Insured

Please enclose copy of passport or ID

Beneficiary

Please enclose copy of passport or ID

Both signatures must be officially certified.

Please submit to: Schindler Pension Fund, Zugerstrasse 13, 6030 Ebikon

The Schindler Pension Fund does not assume any of the costs of official signature certification.

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Important notes:

Before paying any pension to the surviving life partner, the Schindler Pension Fund will check whether the conditions of entitlement are (still) fulfilled in accordance with the provisions in law and in the Pension Fund Rules applicable at the time of nomination.

The burden of proving that the conditions of entitlement are met lies with the surviving life partner, who must supply the Schindler Pension Fund the corresponding proof that it requests, such as:

Possible proof of an **uninterrupted cohabiting partnership** during the last five years before the insured's death

- Confirmation of shared residence / certificate of residence
- Jointly signed tenancy agreement
- Joint purchase of a home
- Reciprocal maintenance agreement

Possible proof of a **considerable degree of support**

- Significant majority contribution by the insured to shared living costs, with such support having been provided for at least two years

Possible proof that the surviving life partner is **obliged to support at least one joint child**:

- Family booklet / official acknowledgement of the child
- Confirmation that the child is in education or training