

Change in order of beneficiaries

Account/Deposit

Client/Portfolionumber

Client

Name	First name	Insurance number (AHV/AVS)
Street, N°	Postal code, place	Country
Date of birth	Civil status	Sex <input type="checkbox"/> m <input type="checkbox"/> f

Please tick the box if applicable:

- ☐ I have a partner (form „Confirmation of partnership“ required).
- ☐ I have no children.
- ☐ I have children who have not yet reached the age of 18 (group 1).
- ☐ I have children who are still in education or at least 70% disabled and have not yet reached the age of 25 (group 1).

Instructions

In the event of my death, and in accordance with regulatory and statutory prescriptions (see Fact sheet “Change in order of beneficiaries”), I hereby designate the beneficiaries and their respective entitlements to a lump-sum death benefit.

Change in order of beneficiaries
(according to Pension Fund Regulations)

Name/First name/Address	Date of birth	Degree of relationship	Quote %
failing them			
failing them			
failing them			

Declaration

I hereby revoke any prior instructions concerning the order of beneficiaries. I undertake to notify Lealta Foundation for vested pension benefits of any changes liable to affect beneficiaries' entitlements, such as changes in civil status, for example.

I am aware that this change in order of beneficiaries is not governed by the current regulatory and statutory provisions but by those in force at the time of death.

Furthermore, I acknowledge that the above change in order of beneficiaries applies exclusively to the assets on my above vested benefits account or deposit with Lealta Foundation for vested pension benefits.

Signature

Place, date

Client signature

Fact Sheet “Changes in the order of beneficiaries”

Beneficiaries

If the account-holder dies before the retirement or disability benefit has become due, the following persons shall be entitled to the lump-sum death benefit, irrespective of inheritance law, in the following order (excerpt from Pension Fund Regulations):

1. the survivors, within the meaning of Articles 19, 19a and 20 BVG; failing them:
2. natural persons who were substantially dependent on the account-holder for maintenance, or the person who shared a common life with the account-holder for an uninterrupted period of at least five years immediately prior to the account-holder's death, or who must support one or more of their own children; failing them:
3. the children of the deceased who do not satisfy the conditions under Article 20 BVG, the parents or siblings of the deceased; in the absence thereof:
4. other legal heirs, excluding public bodies.

The entitlement referred to in point 2 presupposes that the account-holder shall have designated the persons concerned to the Foundation in writing during his lifetime.

The account-holder may, by written notice to the Foundation, decide the proportional distribution among the entitled persons within the individual groups of beneficiaries. Moreover, the account-holder may enlarge the circle of beneficiaries under point 1 by adding beneficiaries from point 2. The written designation must be filed with the Foundation during the account-holder's lifetime. The account-holder may revoke the designation at any time in writing or by will (with specific reference to occupational benefits).

Beneficiaries shall be required to provide proof to the Foundation that an event justifying termination has occurred or evidencing their entitlement. If there are several beneficiaries and their individual entitlements have not been clearly designated by the account-holder in writing, they shall agree the distribution between them, or the distribution will be decided with the consent of all the beneficiaries. Otherwise, distribution shall be in equal shares.

The amount of the lump-sum death benefit is based on the statutory and regulatory provisions at the time of death.

Definition and order of beneficiaries

Group 1: Survivors in accordance with Article 19, 19a and 20 BVG

- The widow(er) or the surviving registered partner (PartG).
- Children under 18 years of age or until the completion of their studies or training (but not beyond their 25th birthday).
- Children who are at least 70% disabled until they acquire earning capacity (but not beyond their 25th birthday).
- Foster children who were dependent upon the deceased if they were under 18 or still studying or in training at his death (but not beyond their 25th birthday).

failing them:

Group 2: Natural persons who were substantially dependent on the account-holder for maintenance, or the person who shared a common life with the account-holder for an uninterrupted period of at least five years immediately prior to the account-holder's death, or who must support one or more of their common children.

- For example, a disabled person who received regular and significant financial support from the account-holder over a longer period.
- For example, a partner who is not married or bound by a registered partnership (of the same or a different gender), provided that he had shared a common life with the account-holder for five uninterrupted years before the account-holder's death.
- For example, a former partner who has to support a common child.

failing them:

Group 3: The children of the deceased who do not satisfy the conditions under Article 20 BVG, the parents or siblings of the deceased.

- Children who are of age and are no longer at school or in training.
- Children who have turned 25 (who are over 25).

failing them:

Group 4: The other legal heirs in accordance with the Swiss Civil Code, excluding public bodies.

- Public entities, associations, non-profit organisations etc. and testamentary heirs who are not at the same time legal heirs, within the meaning of the Swiss Civil Code cannot be designated as beneficiaries.