

# Notification regarding beneficiaries of lump-sum death benefits

You can use this form to designate beneficiaries of lump-sum death benefits, change the order of beneficiaries or identify specific beneficiaries within a particular group. All requests must comply with the beneficiary provisions set out in your pension regulations.

## 1 Personal details

We will need one of the following three details in order to identify you:

Name of employer

Contract number

AHV number

We will need all of the following information:

Last name

First name

Street, no.

Zip code, town or city, country

Date of birth

Marital status  
 single  married  divorced  widowed  registered partnership  
 dissolved partnership

Home phone number

Email

## 2 Beneficiary

Last name

First name

Street, no.

Zip code, town  
or city, country

Date of birth

Home town

Marital status

- single  married  divorced  widowed  registered partnership  
 dissolved partnership

## 3 Reason for designating a beneficiary

In any case, any payments made to beneficiaries shall be governed by the circumstances at the time of the insured person's death and the then-applicable legal framework.

- I live in a marriage-like relationship with the beneficiary.  
 The beneficiary is responsible for supporting one or more of our children in the event of my death.  
 The beneficiary is largely supported by me. I have provided the exact reasons below:

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- Designation of specific beneficiaries (names, relationship to insured person, percentage distribution) within a group of persons pursuant to clauses b–g of the pension regulations, as follows, with reasons:

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- I want to change the order of beneficiaries pursuant to clauses d–f of the pension regulations. Reasons:

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## 4 Confirmation of the insured person

Place, date

Insured person's signature

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## 5 What happens now?

We will confirm receipt of your request as soon as we receive and review the form. We cannot review and assess your request until the claim event occurs since we will have to consider the then-applicable laws and regulations as well as the actual circumstances of the claim.

Please send the completed and signed form by standard mail or email to:

Zurich Switzerland  
Scanning BVG  
P. O. Box  
8085 Zurich  
bvg@zurich.ch



### Do you have any questions about this form?

Help Point BVG (phone 0800 80 80 80) is available to answer your questions from 8 a.m. to 6 p.m. from Monday to Friday.

# 6

## Explanation of beneficiary regulations

### The pension regulations normally provide the following regarding beneficiaries:

Regardless of the law of succession, the following persons shall be entitled to the lump-sum death benefit:

- a. the surviving spouse, if living, otherwise
- b. eligible children, if living, otherwise
- c. other natural persons who were largely supported\* by the deceased insured person, or the person who had lived continuously with the insured in the same household for the five years prior to his/her death in a marriage-like relationship or who in his/her absence is largely responsible for supporting one or more of their common children, otherwise
- d. the remaining children, if living, otherwise
- e. the parents, if living, otherwise
- f. the siblings, if living, otherwise
- g. other legal successors (excluding the public domain), entitled to half of the lump-sum death benefit, but not more than 50% of the available retirement assets.

In justified cases, and if better suited to the purpose of providing a pension, the insured person may alter the order of beneficiaries under clauses d–f. If the insured person wishes to take advantage of this option, he/she must inform the foundation in writing and must provide an explanation.

In justified cases, and if better suited to the purpose of providing a pension, the insured person may also notify the foundation in writing of which persons within a group are to be beneficiaries and to what extent, stating justifications. In the absence of such notification and in the event that there are several beneficiaries within one group, the foundation shall distribute the available lump-sum death benefits in equal amounts.

Beneficiaries as per clause c will only be included in the distribution if the foundation is informed of the existence of a beneficiary as per clause c by no later than when the lump-sum death benefit is paid out. Failure to provide this information to the proper office will result in a loss of entitlement to the lump-sum death benefit.

In any case, any payments made to beneficiaries shall be governed by the circumstances at the time of the insured person's death. The decision regarding the permissibility of the change in beneficiary lies with the foundation. Subject to any extended coverage, any beneficiary designations submitted by the insured person are only valid until the insured person leaves the pension plan.

\* To effectively designate a largely-supported person as your beneficiary (clause c), the courts have ruled that the following requirement must be met at the time of the insured person's death: The beneficiary must be economically dependent on the insured person. He/she must have received regular, substantial support at the time of the insured person's death and in the years preceding the insured person's death. The beneficiary can generally be deemed to be economically dependent if the insured person supplied more than half of the beneficiary's support.

## Note

The burden of proof of the circumstances constituting the basis for claims (e.g. continuous marriage-like relationship for five years, largely supported by insured person) rests on the person claiming the benefits. The foundation's assessment as to whether such a situation exists depends on the circumstances at the time of death of the insured person.

The legal framework in force at the time of the insured person's death shall apply.