










Marriage and life partnership: financial and legal aspects

marriage

partnership

| 1st Pillar | |
|---|---|
| Both receive a joint AHV retirement pension, max. CHF 3,780 monthly (150%) |  |
| Incomes are jointly taxed |  |
| Widow's/widower's pension, orphan's pension |  |
| Both receive a separate AHV retirement pension (max. CHF 2,520 monthly – 100%), together max. CHF 5,040 monthly (200%) | |
| Incomes are individually taxed | |
| Orphan's pension | |
| 2nd Pillar | |
| Pension payments in accordance with the regulations of the partner's respective pension fund |  |
| Tax-advantaged pension fund buy-ins allowed |  |
| Survivors' pension in accordance with the regulations of the partner's respective pension fund |  |
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| Survivors' pension in accordance with the regulations of the partner's respective pension fund | |
| 3rd Pillar | |
| 3a: The policyholder is the beneficiary. 3b: The beneficiary is freely selectable. |  |
| 3a: Contributions are deductible from taxable income. Upon distribution: different, lower tax rate than for other income. 3b: Balances are generally income tax-exempt at distribution.* |  |
| 3a: Beneficiaries by rank: 1. spouse, 2. children, 3. parents, 4. siblings, 5. other heirs 3b: Beneficiaries freely selectable (subject to obligatory statutory portions) |  |
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| 3a: Contributions are deductible from taxable income. Upon distribution: different, lower tax rate than for other income. 3b: Balances are generally income tax-exempt at distribution.* | |
| 3a: Beneficiaries by rank: 1. life partner and children, 2. parents, 3. siblings, 4. other heirs 3b: Beneficiaries freely selectable (subject to obligatory statutory portions) | |

* applies to regular premium payments and one-time pension contributions