

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%)



Both receive a separate AHV retirement pension (max. CHF 2,520 monthly – 100%), together max. CHF 5,040 monthly (200%)

Incomes are jointly taxed



Incomes are individually taxed

Widow's/widower's pension, orphan's pension



Orphan's pension

2nd Pillar

Pension payments in accordance with the regulations of the partner's respective pension fund



Pension payments in accordance with the regulations of the partner's respective pension fund

Tax-advantaged pension fund buy-ins allowed



Tax-advantaged pension fund buy-ins allowed

Survivors' pension in accordance with the regulations of the partner's respective pension fund



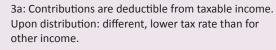
Survivors' pension in accordance with the regulations of the partner's respective pension fund

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)



- 3a: The policyholder is the beneficiary.
- 3b: The beneficiary is freely selectable.



- 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