

Marriage and life partnership: financial and legal aspects

marriage

partnership

1st Pillar	
Both receive a joint AHV retirement pension, max. CHF 3,675 monthly (150%)	
Incomes are jointly taxed	
Widow's/widower's pension, orphan's pension	
Both receive a separate AHV retirement pension (max. CHF 2,450 monthly – 100%), together max. CHF 4,900 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