



# J. Safra Sarasin

## Contract beneficiary person

(In the interests of comprehensibility, all references to persons should be taken as referring to both genders)

### 1. Contracting parties

#### Insured

Last name \_\_\_\_\_  
First name \_\_\_\_\_  
Date of birth \_\_\_\_\_  
Civil status \_\_\_\_\_  
Address \_\_\_\_\_  
Account no. \_\_\_\_\_

#### Member of the cohabitation

Last name \_\_\_\_\_  
First name \_\_\_\_\_  
Gender ☐ female ☐ male  
Date of birth \_\_\_\_\_  
Civil status \_\_\_\_\_  
Address \_\_\_\_\_

Please attach a copy of the ID or passport of both contracting parties.

### 2. Beneficiary person details (Please cross as appropriate)

- ☐ Both members of the cohabitation are unmarried and not related to each other.
- ☐ The account holder and member of cohabitation have demonstrably been living together with a household for at least 5 years without interruption.

Civil partnership since: \_\_\_\_\_ (month/year)

- ☐ The Insured provides substantial financial support for the civil partner.
- ☐ The civil partner provides financial support for one or more joint children listed below.

Last name	First name	Date of birth
_____	_____	_____
_____	_____	_____
_____	_____	_____

### 3. Regulatory provisions

#### Basic principle

The lump sum payment is specified in Art. 16 of the Regulations J. Safra Sarasin Vested Benefits Foundation. In principle, members of the cohabitation should be treated exactly the same as marriage partners and all the conditions for the payment of a lump sum should be at least the same for both married and members of the cohabitation.

In the case of decease of the account holder, entitlement to a lump sum payment exists as long as the criteria stipulated in Art. 16 of the Regulations of the Foundation are met and the current conditions are satisfied at the time the payment is made.



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## Art. 16 – Pension benefit / beneficiary rules

Pension benefit is payable:

- upon reaching the age limit, out of the pension assets;
- in case of disability (pursuant to Art. 15 (2) of the Regulations), out of the pension assets and – if term insurance is held – also out of the entitlement to relevant insurance benefit;
- in the event of death, out of the pension assets and – if term insurance is held – also out of the entitlement to relevant insurance benefit.

Beneficiaries entitled to receive pension are:

- a) in the event of survival, the actual account holder;
- b) after their death, the following persons in the order of priority as listed (numbers 1 to 4):
  1. survivors as defined in Articles 19, 19a and 20 OPA\*;
  2. natural persons for whose maintenance the member was primarily responsible; or a person who was co-habiting with the member for an unbroken period of at least five years prior to their death or who has to provide for the maintenance of one or more joint children;
  3. children of the deceased who do not satisfy the condition laid down in Article 20 OPA, their parents and siblings;
  4. other legal heirs on the basis of legal succession, excluding public bodies.

The member can define the beneficiaries' claims in more detail and extend the group of persons mentioned in letter b, number 1 to include those in number 2.

Where the member does not specify the entitlements of beneficiaries in the same group (numbers 1 to 4), the Foundation will divide the pension assets equally among the persons concerned.

Details of the beneficiaries must be lodged with the Foundation in writing using the appropriate form by the member.

The civil partnership must be registered in writing with the Vested Benefits Foundation in the form of an officially certified partnership agreement. A specim agreement drafted by the Foundation should be used for this purpose, which must be signed by both members of the cohabitation and forwarded to the Foundation while both members of the cohabitation are still alive.

The Foundation must be notified immediately in writing if there is any amendment or nullification of the civil partnership. If the amendment or nullification of a partnership is notified too late, or not at all, to the Foundation, the Foundation shall not be held liable for benefits already paid out.

In the event of marriage or dissolution of the partnership notified to the Foundation, there is no longer any entitlement to a lump sum payment pursuant to Art. 16 para 2, letter b, point 2 of the Regulations.

If a further risk benefit (death/disability) is insured, this benefit shall be regulated by separate beneficiary rules.

The pension assets no longer bear interest at latest five years after the member reaches the statutory age limit or from the time of death.

The beneficiary is not entitled to claim benefit if they deliberately caused the member's death. In such a case, the beneficiary will be passed over.

\* OPA = Swiss Federal Act on Occupational Retirement, Survivors' and Disability Pension Plans

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Place, date

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Signature of the Insured

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Place, date

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Signature of the member of the cohabitation

**Official certification of both signatures (by a public official or notary in Switzerland, or an embassy abroad)**

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Place, date

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Stamp and signature of the authenticating party