



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 (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 Pillar 3a 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.



J. Safra Sarasin

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) on reaching the qualifying age, the member;
- b) after their death, the following persons in the order of priority as listed (numbers 1 to 5):
 1. the surviving spouse/partner;
 2. the direct descendants and 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. the member's parents;
 4. the member's siblings;
 5. other heirs, legal heirs on the basis of legal succession and appointed heirs on the basis of testamentary dispositions (will and contract of inheritance).

The member can nominate one or more beneficiaries from among those listed in letter b, number 2, and specify their entitlements in more detail.

The member has the right to change the order of beneficiaries under letter b, numbers 3 to 5, and specify their entitlements in more detail.

Where the member does not specify the entitlements of beneficiaries in the same group (numbers 2 to 5), 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 Pillar 3a Foundation in the form of an officially certified partnership agreement. A specimen 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 partnership is notified too late, or not at all, to the Pillar 3a 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.

Place, date

Signature of the Insured

Place, date

Signature of the member of the cohabitation

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

Place, date

Stamp and signature of the authenticating party