



Summary sheet

Order of beneficiaries

The pension fund regulations provide information about which people are entitled to the lump-sum death benefit and under what circumstances. The wording of the pension fund regulations in force at the time of death is legally authoritative.

Lump sum payable at death	<p>1. The amount of the lump sum payable at death is set out in the occupational benefits plan.</p> <p>2. Order of beneficiaries</p> <p>Persons are entitled to the lump sum payable at death in the following groups:</p> <ul style="list-style-type: none">a) the spouse; if noneb) the children eligible for an orphan's pension; if nonec) – natural persons supported to a significant degree by the deceased; or – the person who was in a civil partnership with the deceased in accordance with the pension fund regulations or who is responsible for the maintenance of one or more joint children; if none,d) the children not eligible for an orphan's pension; if nonee) the parents; if nonef) the siblings and half-siblings; if noneg) any other legal heirs, with the exception of the canton and commune. <p>If there are no eligible persons under a) and c), the children under b) and d) are combined into a single group.</p> <p>If there is more than one survivor in the same group, the lump-sum death benefit is paid out to the members of the group in equal shares.</p> <p>In the case of eligible persons under g), half the lump-sum death benefit is paid out.</p> <p>3. The lump sum payable at death does not form part of the deceased's estate.</p>
Partnership entitling a partner to a pension	<p>It is not necessary to report the life partner during their lifetime. A life partner exists if, at the time of the death, both life partners are unmarried, not in a registered partnership, and not related to one another, and</p> <ul style="list-style-type: none">a) both life partners lived in a domestic partnership in the same household and domicile without interruption for 5 years immediately prior to the death of the deceased, if and for as long as the health situation allowed this.b) the insured person supported the surviving life partner to a significant degree, orc) the surviving life partner is responsible for the maintenance of one or more joint children.
Registered partnership	<p>Under the Federal Act on the Registered Partnership between Persons of the Same Sex from June 18, 2004, registered partnerships are treated the same as marriages and partners are treated the same as spouses.</p>
Children eligible for a pension	<p>Those eligible for an orphan's pension are:</p> <ul style="list-style-type: none">– the biological children of the deceased who are entitled to an OASI/DI pension,– the children entitled to an OASI/DI pension and foster children who were supported in full or in part by the deceased,– the step-children who were supported in full or in part by the deceased. <p>The final age is specified in the occupational benefits plan. A child's eligibility for a pension continues past the final age if the child is in education or training or has a level of disability of at least 70%, but at the latest until the month-end following the 25th birthday. Entitlement to the pension lapses if the child dies.</p>