



Summary sheet

Life partnerships

Underlying principle

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This information sheet applies to the collective foundations managed by AXA in the Principality of Liechtenstein. It provides an overview of the conditions under which a life partner is entitled to a partner's pension following the death of an insured. Only the pension regulations in force at the time of death are legally authoritative.

Conditions

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Within the framework of occupational benefits insurance and in accordance with the pension regulations, a life partnership exists if at least one of the following life situations applies at the time of the insured's death:

Marital status	You are not married , do not have a registered partnership , and are not related to each other.	
Life situation	You are in one of the following life situations :	
 Joint household and residence	 Significant financial support	 Joint children
Report and review	The life partnership does not need to be reported during the lifetime of the partners. The potential entitlement to benefits will be assessed at the time of death .	

A life partnership is also possible for same-sex couples.

Explanations of the regulatory provisions

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The surviving life partner:

- **has lived in a life partnership with a joint household and residence for the past 5 years**

A joint household and residence exists if the partners live together in the same household and can provide proof of the same official residence. This must have existed for at least the past 5 years up to the time of the insured's death.

or

- **provided substantial support.**

Substantial support is deemed to have been provided if the insured covered at least half of their partner's living expenses. This substantial support must have been provided without interruption for at least two years and must have continued at the time of death or in the last few years prior to the death of the insured.

or

- **is responsible for supporting one or more joint children.**

The life partner has a maintenance obligation for one or more joint children.

Report and review

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Please note: The **life partnership does not need to be reported to the pension fund (foundation) during the lifetime of the partners**. Provided that the legal and regulatory requirements for a partner's pension from a life partnership are met, there is an entitlement to this benefit. The pension fund (foundation) will **review** the life partner's potential **entitlement to benefits** and their current living situation **at the time of the insured's death**.

The surviving life partner is not entitled to a partner's pension if they already receive a spouse's pension or partner's pension.

The Persons and Companies Act (PGR) regulates civil status and distinguishes between different categories of civil status. The most important ones are:

- Single
- Married or in a registered partnership
- Divorced or in a dissolved partnership
- Widowed or in a partnership dissolved due to death

Single

The civil status “single” applies as long as you have never been married or in a registered partnership.

Married

The civil status “married” applies as long as the person is registered as married at the relevant civil registry office. A temporary or permanent separation or ongoing divorce proceedings do not change the valid civil status.

Since January 1, 2025, same-sex couples have also been able to marry in the Principality of Liechtenstein.

→ Persons with this civil status cannot enter into a life partnership for the purposes of occupational benefits insurance.

Registered partnership

According to the Partnership Act (PartG), a registered partnership is a private-law institution reserved for same-sex couples, granting them a new civil status and thus an official status. It is equivalent to marriage.

Since January 1, 2025 (following the introduction of “marriage for all”), no new registered partnerships can be established in the Principality of Liechtenstein.

→ Persons with this civil status cannot enter into a life partnership for the purposes of occupational benefits insurance.

Divorced

Officially, you are considered divorced as soon as the court’s divorce decree becomes final.

Dissolved partnership

The registered partnership is considered dissolved as soon as the court’s decision on its dissolution becomes final.

Widowed

A person is considered widowed if their spouse has died.

Partnership dissolved due to death

This civil status applies if the registered partner has died.