

Change of beneficiary for death lump-sum payment

Employer

Company: _____ Post code, place: _____ Contract no.: _____

Insured person

First name: _____ Last name: _____

Date of birth: _____ AHV no.: _____

E-mail address: _____ Telephone: _____

Marital status: ☐ single ☐ married ☐ legally separated ☐ divorced ☐ widowed

Declaration by insured person

The insured person may arrange the change of beneficiary for any available death lump-sum payment using one of the following options listed below (either option 1 or option 2).

Option 1:

- ☐ The beneficiary groups are to be maintained in accordance with the framework regulations
(= regulatory cascade order; standard solution).

The regulatory cascade order has five cascades (letters a) to e)). With option 1, I cannot designate people from different cascades as beneficiaries at the same time. If, however, there are several people within one of the cascades, I can divide up the death lump-sum payment individually within this single cascade.

First name, last name:	Date of birth:	Relation: (e.g. brother)	Proportion of death lump-sum payment in % or as a fraction:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Option 2:

- ☐ The beneficiary groups are to be formed as follows in accordance with the regulations:
- ☐ Combine beneficiaries under lit. a) and b)
 - ☐ Combine beneficiaries under lit. a) and c)
 - ☐ Combine beneficiaries under lit. a) to c)
 - ☐ Combine beneficiaries under lit. b) and c)

Within the combined beneficiary group, the death lump-sum payment is to be divided up between the following people in the proportions listed below. If I do not indicate any individual proportions in the following list (percentages or fractions), any death lump-sum benefit will be divided up equally within the combined beneficiary group between the people listed.

First name, last name:	Date of birth:	Relation: (e.g. brother)	Proportion of death lump-sum payment in % or as a fraction:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

We are there for you.

ÖKK Occupational pensions, Comercialstrasse 23, 7000 Chur
Telephone 081 552 02 92, info@oekkbvg.ch

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Please note: Beneficiaries in accordance with lit. b) are only entitled to receive a share of the payment if they have been registered as a beneficiary in writing with the foundation using this form (see extract of regulations at the end of this form). If the insured person has not registered a person with the foundation, the person is not entitled to receive any death lump-sum payment in accordance with lit. b).

By making this declaration, I hereby revoke all previously made changes of beneficiary previously issued under the above contract number. I undertake to notify the ÖKK Occupational pensions of any changes to marital status and any other changes that may affect a person's entitlement to the death lump-sum benefit.

I accept that it is not the current circumstances and current regulatory / statutory provisions that apply with respect to the validity of this special change of beneficiary, but those at the time of death.

The ÖKK Occupational pension also notes that it will check the change of beneficiary submitted by the insured person for compliance with the regulatory and general laws (BVG as well as all other Swiss legal provisions that may apply). If the ÖKK Occupational pension identifies a breach of the regulatory and general laws, it can reject the change of beneficiary submitted by the insured person and ask for a corrected form to be submitted. If the insured person does not issue a correction, any death lump-sum payment will be paid out in accordance with the regulatory and legal provisions in force at the time of death.

Until a response has been issued by the ÖKK Occupational pension, the regulatory cascade order applies (see extract of regulations at the end of this form).

A separate form must be completed to register a life partner pension ("Registration of life partner pension" form).

Place and date:

Signature of insured person:

The regulations stipulate the following order of beneficiaries:

(Extract of the framework regulations of ÖKK Occupational pension, section 32.1-4)

- 32.1 If an insured person dies before retirement, the death lump-sum payment is made in accordance with section 32.7. Irrespective of any applicable inheritance law, the following people are entitled to the death lump-sum payment as per the cascade order:
- a) The spouses and orphans entitled as per the applicable regulations.
 - b) If there are no beneficiaries under lit. a): Natural persons who were supported by the deceased to a significant degree or the person with whom the deceased cohabited continually for the five years before his/her death or the person who is responsible for the maintenance of one or more joint children. These people are only entitled if the foundation has been notified in writing that they are beneficiaries. The foundation must have received such notification while the insured person was still alive.
 - c) If there are no beneficiaries under lit. a) and b): The children of the deceased who do not meet the requirement under lit. a).
 - d) If there are no beneficiaries under lit. a) to c): The parents or siblings.
 - e) If there are no beneficiaries under lit. a) to d): Any other legal heirs, to the exclusion of the community, in the amount of 50% of the available retirement assets.
- 32.2 There is no entitlement to survivor's pensions under section 32.1 lit. b) if the beneficiary draws a spouse's or life partner's pension from a previous marriage or cohabitation.
- 32.3 The insured person may summarise the beneficiary groups prescribed in section 32.1 lit. a) to c) at any time in writing to the foundation. The foundation must have received such a declaration while the insured person was still alive.
- 32.4 The insured person may issue a written declaration containing a more detailed description of the beneficiaries' entitlement within a cascade (sections 32.1 and 32.2). Such a declaration must be issued to the foundation. If no such declaration is made, any payment is generally divided up equally within the group entitled to it. People outside of the groups described in these articles cannot be beneficiaries.