

Change in order of beneficiaries

Employer	Contract N°	Name	Postale code, place	
Client	Name	First name	Insurance number (AHV/AVS)	
	Street, N°	Postal code, place	Country	
	Date of birth	Civil status	Sex <input type="checkbox"/> m <input type="checkbox"/> f	
<p>Please tick the box if applicable:</p> <p><input type="checkbox"/> I have a partner (form „Confirmation of partnership“ required).</p> <p><input type="checkbox"/> I have no children.</p> <p><input type="checkbox"/> I have children who have not yet reached the age of 18 (group 1).</p> <p><input type="checkbox"/> I have children who are still in education or at least 70% disabled and have not yet reached the age of 25 (group 1).</p>				
Instructions	<p>In the event of my death, and in accordance with statutory and regulatory prescriptions (see Fact Sheet “Change in order of beneficiaries”), I hereby designate the below beneficiaries and their respective entitlements to a lump-sum death benefit.</p>			
Change in order of beneficiaries (according to Pension Fund Regulations)	Name/First name/Address	Date of birth	Degree of relationship	Quote %
	failing them			
	failing them			
	failing them			
Declaration	<p>I hereby revoke any prior instructions concerning the order of beneficiaries. I undertake to notify Liberty 1e Flex Invest Foundation of any changes liable to affect beneficiaries' entitlements, such as changes in civil status, for example.</p> <p>I am aware that this change in order of beneficiaries is not governed by the current regulatory and statutory provisions but by those in force at the time of death.</p> <p>Furthermore, I acknowledge that the above change in order of beneficiaries applies exclusively to the assets on my account with Liberty 1e Flex Invest Foundation.</p>			
Signature	Place, date	Client signature		

Fact sheet “Change in order of beneficiaries”

Beneficiaries

If the insured person dies before reaching the normal regulatory reference age specified in the Pension Fund Regulations, the following persons shall be entitled to the lump-sum death benefit, irrespective of inheritance law, in the following order (excerpt from Pension Fund Regulations):

1. the member's spouse or registered partner; failing him:
2. the member's children who are entitled to a pension under the Pension Fund Regulations; failing them:
3. natural persons who were significantly dependent on the member, or the person who was in a qualifying partnership with the member in accordance with the Pension Fund Regulations, or who has to support one or more of the couple's children, provided that person is not receiving a spouse's or partner's pension from any other Swiss or foreign occupational benefits institution; failing them:
4. the member's other children who are not eligible for a pension under the Pension Fund Regulations; failing them
5. his parents; failing them:
6. brothers and sisters; failing them:
7. the other legal heirs, excluding public bodies.

The entitlement referred to in point 3 presupposes that the member shall have designated the persons concerned to the Foundation in writing during his lifetime.

The insured person may determine the proportional distribution among the beneficiaries within the individual groups by means of an electronic (via the online portal) or written declaration addressed to the Foundation. They may also:

- extend the group of beneficiaries under paragraph 1 to include those under paragraphs 2 and 3,
- extend the group of beneficiaries under paragraph 2 to include those under paragraph 3 and
- extend the group of beneficiaries under paragraph 4 to include those under paragraphs 5 and 6 or
- change the order of the groups in accordance with paragraphs 4-6.

The electronic (via the online portal) or written declaration must be received by the Foundation during the lifetime of the insured person. The member may revoke such notice at any time in writing or by will (with specific reference to occupational benefits).

The entitled parties shall provide proof of their entitlement to the Foundation. If there are several beneficiaries and their individual entitlements are not clearly determined, they shall agree the distribution between them, or the distribution will be decided with the consent of all the beneficiaries. Otherwise, the distribution shall be in equal shares.

The amount of the lump-sum death benefit is based on the statutory and regulatory provisions at the time of death.

Definition and order of beneficiaries

Group 1: Surviving spouse or surviving registered partner within the meaning of the Act on Registered Partnerships between Persons of the Same Sex (PartG)

- The widow(er) or the surviving registered partner (PartG).

Failing him:

Group 2: Surviving children entitled to a pension

- Children under 18 years of age or until the completion of their studies or training (but not beyond their 25th birthday)
- Children who are at least 70% disabled until they acquire earning capacity (but not beyond their 25th birthday).
- Foster children in accordance with the AHV/IV // AVS/AI and step-children, where they were dependent upon the deceased, and if they are under 18 at his death or are still studying or in training (but not beyond their 25th birthday).

Failing them:

Group 3: Natural persons who were significantly dependent upon the member, or the person who shared a qualifying partnership with the member in accordance with the Pension Fund Regulations, or who has to support one or more of the couple's children.

- For example, a disabled person who received regular and significant financial support from the member over a longer period.
- For example, a partner who is not married or bound by a registered partnership (of the same or a different gender) provided that he had shared a common life with the member for five uninterrupted years before the member's death.
- For example, a former partner who has to support a common child.

Failing them:

**Definition
and order of
beneficiaries**
(continued)

Group 4: Children who are not entitled to a pension under the Pension Fund Regulations.

- Children who are of age and are no longer at school or in training.
- Children who have turned 25 (who are over 25).

Failing them:

Group 5: Parents

Failing them:

Group 6: Brothers and sisters

Failing them:

Group 7: The other legal heirs in accordance with the Swiss Civil Code, excluding public bodies.

- Public entities, associations, non-profit organisations etc., and testamentary heirs who are not at the same time legal heirs, within the meaning of the Swiss Civil Code cannot be designated as beneficiaries.
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