

Account/Deposit

Client/Portfolionumber

Client

Name

First name

Insurance number (AHV/AVS)

Street, N°

Postal code, place

Country

Date of birth

Civil status

Sex

☐ m ☐ f

Please tick the box if applicable:

- ☐ I have a partner (form „Confirmation of partnership“ required).
- ☐ I have no children.
- ☐ I have children who have not yet reached the age of 18 (group 2).
- ☐ I have children who are still in education or at least 70% disabled and have not yet reached the age of 25 (group 2).

Instructions

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.

**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

I hereby revoke any prior instructions concerning the order of beneficiaries. I undertake to notify Liberty Foundation for 3a Retirement Savings of any changes liable to affect beneficiaries' entitlements, such as changes in civil status, for example.

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.

Furthermore, I acknowledge that the above change in order of beneficiaries applies exclusively to the assets on my above 3a retirement savings account or deposit with Liberty Foundation for 3a Retirement Savings.

Signature

Place date

Client signature _____

Fact sheet “Change in order of beneficiaries”

Beneficiaries

If an account-holder dies before the retirement or disability benefit has become due, 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 surviving spouse or registered partner; failing him:
2. direct descendants and natural persons who were substantially dependent on the account-holder for maintenance, or the person who shared a common life with the account-holder for an uninterrupted period of at least five years immediately prior to the account-holder's death, or who must support one or more of their common children; failing them:
3. his parents; failing them:
4. brothers and sisters; failing them:
5. other heirs.

Save for the direct descendants, the entitlement referred to in point 2 presupposes that the account-holder shall have designated the person(s) concerned to the Foundation in writing during his lifetime. An account-holder may, by written notice to the Foundation, designate one or more beneficiaries within the groups mentioned in point 2 and, if there are several beneficiaries, determine the proportional distribution between them.

The account-holder may, by written notice to the Foundation, decide the proportional distribution among the entitled persons within the individual groups of beneficiaries, and alter the order of beneficiaries in points 3 to 5. The written designation must be filed with the Foundation during the account-holder's lifetime. The account-holder may revoke the designation at any time in writing or by will (with specific reference to occupational benefits).

Beneficiaries shall be required to provide proof to the Foundation that an event justifying termination has occurred or evidencing their entitlement. 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, 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: Direct descendants and natural persons who were substantially dependent on the account-holder for maintenance, or the person who shared a common life with the account-holder for an uninterrupted period of at least five years immediately prior to the account-holder's death, or who must support one or more of their common children.

- Underage and adult children.
- 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 account-holder for five uninterrupted years before the account-holder's death.
- For example, a disabled person who received regular and significant financial support from the account-holder over a longer period.
- For example, a former partner who has to support a common child.

Failing them:

Group 3: Parents

Failing them:

Group 4: Siblings

Failing them:

Group 5: Other heirs

- Public entities, associations, and non-profit organisations, etc. cannot be designated as beneficiaries.