Profond

Order of beneficiaries for lump sum payable at death

Pension Fund Regulations Art. 17 Retirement Pension, Art. 17a Retirement Pension with capital protection and Art. 30 Lump-sum payments in the event of death

Details can be found in our Information sheet "Lump sum payable at death".

Details of the insured person

Last name		First name	
Address		Postcode / place	
SC no.		Marital status	
Employer			

Based on Art. 30 of the Pension Fund Regulations of Profond, I wish any lump sum payable at death to be paid out in the order and proportions shown below:

> **!** **Notes**
> – Please note that the surviving dependants – irrespective of the law of succession – are eligible in the following order, with the proviso that a group higher in the order of precedence will exclude the group below it from entitlement to benefits.
> – Re-submit your beneficiary order if your life situation changes (e.g. birth, age of majority or completion of education of children) or to appoint others as beneficiaries.
> – Profond will not verify the legality of this beneficiary order until after your death.

Eligible group 1 (Art. 30 para. 2 lit. a))

Spouse (Art. 25) and children entitled to an orphan's pension (Art. 29). The entitlement to an orphan's pension for children of a deceased insured person ceases to exist, in particular, upon completion of the 18th year of age or at the end of their education or at the end of their 25th year of age.

Beneficiary(ies)

Last name	First name	Date of birth	Share in %

Combine with the group of those entitled to a claim: _____

☐ I have children, I am married and I want all of my children to be beneficiaries in the proportion that I have set, regardless of whether they are entitled to an orphan's pension. (Future combination of groups of beneficiaries 1 and 3 at the level of group 3 of beneficiaries.)

Profond

Eligible group 2 (Art. 30 para. 2 lit. b))
Partner (Art. 27) and natural persons who have received significant support from the insured person at the time of death (Art. 30 para. 4)

Beneficiary(ies)

Last name	First name	Date of birth	Share in %

☐ I am combining beneficiary groups 1 (children eligible for an orphan's pension) and 2 (life partner). (Combination at the level of beneficiary group 2.)

Eligible group 3 (Art. 30 para. 2 lit. c))
Children of the insured person not entitled to an orphan's pension.

Beneficiary(ies)

Last name	First name	Date of birth	Share in %

Eligible group 4 (Art. 30 para. 2 lit. d))
The parents of the insured person.

Beneficiary(ies)

Last name	First name	Date of birth	Share in %

Eligible group 5 (Art. 30 para. 2 lit. e))
The siblings of the insured person.

Beneficiary(ies)

Last name	First name	Date of birth	Share in %

In accordance with Art. 30 para. 2, the insured person may change the order of priority of beneficiary groups 3, 4 and 5. In addition, the insured person may place beneficiary group 1 behind the other beneficiary groups or combine it them with them.

☐ I am making use of this option and would like groups 3, 4 and 5 to be taken into account in the following order of priority. In doing so, I can put group 1 behind the other groups:

If the composition of the beneficiary groups subsequently changes (e.g. through birth, marriage, divorce, end of a child's education or death) and the insured person has not adjusted the beneficiary order, the following applies:

– <u>Upon entry:</u> The share of the new person corresponds to their share per member in the respective group (Art. 30 para. 5 of the Pension Fund Regulations). The shares of the beneficiaries so far will be reduced and their quota shares will be maintained.

– <u>On departure:</u> The share of the person who is eliminated is distributed among the remaining persons in accordance with the quota shares.

Examples

- Noemi Neumayer is married and has two children. She wants her children to receive 25% of the lump sum benefit payable at death and her husband to receive 50%. She becomes pregnant again. However, after the birth of the third child, she does not submit a new beneficiary order. Therefore, her youngest child would now receive 25%, her two older children 18.75% each and her husband 37.5%.

- Paul Peters is unmarried but has two children below the age of majority with his partner. He distributes 20% of the lump sum benefit payable at death to his children and 60% to his partner, thus combining groups 1 and 2. Once the older child is no longer entitled to an orphan's pension and Paul does not file a new beneficiary order, his younger child would receive 25% and the partner would receive 75% of the lump sum benefit payable at death. As soon as the younger child is no longer entitled to an orphan's pension, his partner would receive the full lump sum benefit payable at death, i.e. 100%.

Confirmation

I am aware that:
– Profond is entitled to demand further documents as proof of fulfilment of the regulatory and legal conditions (e.g. an official confirmation of place of residence);
– the beneficiary/beneficiaries must submit all documents required to verify the claim within three months of the death of the insured at the latest;
– payment of benefits will be determined by the regulatory and legal provisions in force at the time of death;
– this order of beneficiaries replaces all previously submitted orders of beneficiaries.

Place, date

Signature of the insured person