

Change of the order of beneficiaries

First name		Last name	
Street, no.		Zip Code, Town	
Date of birth		Client no.	
AHV no.		Marital status	

When you die, your 3a savings are paid out according to an order laid down by law (Art. 2 BVV 3). Good to know: legally, this money does not form part of the ordinary estate and is distributed independently of the usual law of succession.

The law provides for the following order. If there are several persons in one group, the money is divided into equal shares:

- Group 1** Your spouse or your registered partner
- Group 2** Your direct descendants (children, grandchildren). This group also includes persons whom you supported financially to a considerable extent, your life partner (if you lived together in an uninterrupted cohabitation for at least 5 years up to your death) or the person who provides for the maintenance of joint children
- Group 3** Your parents
- Group 4** Your siblings
- Group 5** The remaining heirs (according to the certificate of inheritance); the public authority is excluded

Would you like to change something? You can have a say: you can notify us in writing if you would like to adjust the order of the beneficiaries or to allocate the entitlements more precisely. If you would like to name persons as beneficiaries whose maintenance you have provided for to a considerable extent, please notify us of this in writing. For your life partner (without a marriage certificate), the following applies: after your death, your life partner must be able to prove to us in writing that your cohabitation existed without interruption for the last 5 years.

However, you are not entirely free when making changes: a group only comes into consideration if there are no persons to be named as beneficiaries in the higher group. You may not adjust the order of groups 1 and 2, and you may not move persons up or down

between the groups. If there is no (longer a) person in group 1 in your life, you may determine for the persons in group 2 who receives how much. The only important thing is that the shares together add up to exactly 100%.

For persons in groups 3–5, you may freely determine the order of entitlement as well as the share. However, you must note that these persons only inherit if there are no beneficiaries in the higher-ranking groups. A simultaneous entitlement of your parents and siblings is therefore not possible, for example.

Details of the beneficiaries

Number of beneficiaries:

After my death, the following persons are beneficiaries as set out below:

Beneficiary 1

First name		Last name	
Street, no.		Zip Code, Town	
Country		Date of birth	
Share in %		(Degree of) relationship	

Beneficiary 2

First name		Last name	
Street, no.		Zip Code, Town	
Country		Date of birth	
Share in %		(Degree of) relationship	

Beneficiary 3

First name		Last name	
Street, no.		Zip Code, Town	
Country		Date of birth	
Share in %		(Degree of) relationship	

Beneficiary 4

First name		Last name	
Street, no.		Zip Code, Town	
Country		Date of birth	
Share in %		(Degree of) relationship	

Note: The retirement savings foundation only reviews the lawfulness of the change when the obligation to pay benefits arises

Signature

Place, date

Signature