

## Order of beneficiaries

### Application to alter the order of beneficiaries

Cantonal bank

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|-----------------------------|-----------------------------|
| <input type="checkbox"/> AI | <input type="checkbox"/> SG |
| <input type="checkbox"/> NE | <input type="checkbox"/> SH |
| <input type="checkbox"/> TI | <input type="checkbox"/> SZ |
| <input type="checkbox"/> GR | <input type="checkbox"/> TG |
| <input type="checkbox"/> GL | <input type="checkbox"/> UR |
| <input type="checkbox"/> BL |                             |

\*Vested benefits account no.:

#### Holder of the vested benefits account

\*Last name:

\*First name:

\*Date of birth:

\*Address:

\*Postcode / city:

\*Country:

\*Marital status:

#### The regulations provide for the following order of beneficiaries:

The beneficiary in case of endowment is the holder of the vested benefits account.

If the holder of the vested benefits account dies before the retirement benefit has become due, the entitlement passes to the following beneficiaries in the following order of precedence:

- the surviving spouse and the orphans as defined by Article 19 and 20 LOB;
- the natural persons who were supported to a considerable extent by the holder of the vested benefits account; or the person who cohabited with the holder of the vested benefits account without interruption in the last five years before the holders' death; or the person who is responsible for supporting one or several children;
- the children of the holder of the vested benefits account who do not meet the conditions of Article 20 LOB, the parents or the siblings;
- other legal heirs, excluding the community.

#### Note:

The above order of precedence is prescribed by law and aims to satisfy the **precautionary principle**, even after you have passed away. The pension assets are to benefit those who have to be provided for after your death. These are usually those who were close to you during your lifetime and who, to a certain extent, were also financially dependent on you. The order of beneficiaries reflects this dependency. This is why the legislator only allows very limited changes to this order of precedence and does not, for instance, allow one of the categories to be completely removed.

However, it is possible that in your personal case the precautionary principle is better satisfied if a different order of beneficiaries is established. For **example**, your dependants from category a) are already unusually affluent due to a lottery win, whereas a dependant from category b) would get into financial difficulties after your death. In such a case, you can designate this dependant from category b) on the following page (name, address, date of birth and the nature of your personal relationship). **It is not possible to thereby delete** the "lottery winners" from the order of beneficiaries. You can merely **add** additional persons to category a). The more precisely you are in explaining why the requested alteration to the order of beneficiaries better serves the object of the precautionary principle, the more likely such a change will stand up in court in the case of a judicial dispute between your heirs.

Please note that we will accept the changes you request to the above order of beneficiaries and will take account of them in the event of your death but naturally **cannot guarantee** that they will be upheld if challenged before a court of law.

The holder of the vested benefits account wishes to specify or alter the order of beneficiaries as follows:

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**Explanation:** (please state why the requested change better serves the object of the precautionary principle in your case)

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**Signature of the holder of the vested benefits account**

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Place, Date

Signature of the holder of the vested benefits account

**Official confirmation of the original signature of the holder of the vested benefits account:**

**Please return this form to** Swissscanto Freizügigkeitsstiftung der Kantonalbanken, Geschäftsstelle, St. Alban-Anlage 26, Postfach 3855, CH-4002 Basel, Switzerland.