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Declaration regarding the distribution of the lump-sum death benefit

Information on the insured person

Last name, first name

AHV/AVS number / employee number

Beneficiaries	Group (Art. 41 cl. 3)	Last name, first name	Date of birth	Share in %
Spouse	I			
Children Up to 18 years or until 25 years if in education	I			
Partner	II			
Other children that are not included in Group I	III			
Parents	III			
Siblings	III			

.....
Place, date

.....
Signature of insured person

Information on beneficiary declaration in the event of death

The lump-sum death benefit can be divided as follows:

- Shares can be freely selected within a group with the same digit (I, II or III) (Art. 41 cl. 5).
- If there are persons as defined in Section II, the insured person may combine the beneficiaries as defined in Sections I and II and freely choose the shares within this group (Art. 41 cl. 4 lit. a).
- If there are no persons as defined in Section II, the insured person may combine the beneficiaries as defined in Sections I and III and freely choose the shares within this group (Art. 41 Abs. 4 lit. b).

Extract from the pension fund regulations of the PKL

Art. 41 Lump-Sum Death Benefit

- 1 A lump-sum death benefit is payable if the insured person dies before commencement of their retirement pension or a disability pension recipient dies before the reference age.
- 2 The amount of the lump-sum death benefit shall be equal to:
 - a) if entitlement to a spouse's or civil partner's benefit arises:
 - the personal buy-in amounts paid to PKL since the start of the contribution, but no earlier than 1 January 2016, plus interest
 - the portion of the retirement assets acquired after deduction of the lump-sum death benefit from purchases made by the insured person that is not required in order to finance the spouse's or civil partner's benefit.

The lump-sum death benefit from buy-ins shall be reduced by any advance withdrawal made under the home-ownership assistance programme and/or by any withdrawal in connection with divorce from the PKL retirement account as of 1 January 2016.

Additional savings contributions pursuant to Art. 21(1) and compensation contributions made by the employer in connection with acquisitions of insured persons shall be treated in the same way as personal buy-in contributions.

In the event of re-enrolment with PKL, only buy-ins, contributions and payments made since the last enrolment shall be taken into account.

- b) if there is no entitlement to a spouse's or civil partner's benefit:
 - the retirement assets accrued at the time of death.

For this purpose, pensions paid to divorced spouses pursuant to Art. 47 do not qualify as a spouse's or civil partner's pension.

- 3 Irrespective of inheritance law, survivors are entitled to the full lump-sum death benefit, subject to any restrictive statutory provisions, in the following order of priority and to the following extent:
 - I. spouse and children of the deceased person who are entitled to an orphan's benefit under Art. 40. Foster children and stepchildren shall be treated in the same way as the children referred to in Art. 252 CC, provided they were wholly or mainly supported by the insured person.
 - II. In the absence of beneficiaries as defined in Section I, the persons substantially supported by the deceased person. An unmarried civil partner living in a domestic partnership is deemed to be such, provided that the partnership has existed for at least 5 years in a form similar to a marriage or the deceased person was responsible for the maintenance of one or more children. The partnership must be reported to PKL in writing during the insured person's lifetime using the form provided by PKL. PKL shall confirm receipt of the declaration of intent. In cases of doubt, the Board of Trustees shall decide on the respective entitlement of civil partners.
 - III. In the absence of beneficiaries under Sections I and II, the children of the deceased person who do not fulfil the prerequisites of Art. 40, the parents and siblings.
The other statutory heirs shall have no entitlement.
- 4 The insured person may change the beneficiary groups specified in paragraph 3 to the following extent by means of a written declaration to PKL:
 - a) If there are persons as defined in Section II, the insured person may combine the beneficiaries as defined in Sections I and II and freely choose the shares within this group.
 - b) If there are no persons as defined in Section II, the insured person may combine the beneficiaries as defined in Sections I and III and freely choose the shares within this group.
- 5 The insured person may provide PKL with a written declaration stating which persons within the group of beneficiaries (paragraphs 3 and 4) are entitled to the lump-sum death benefit and in what amounts.
- 6 If no declaration has been made concerning the distribution of the lump-sum death benefit, the benefit shall be distributed among several beneficiaries equally.
- 7 Any portions of the lump-sum death benefit that are not paid out shall be retained by PKL.

The extract shown is for illustrative purposes only and is not binding. In the event of any discrepancies, the official pension fund regulations of the PKL shall prevail.