



Death Benefits

effective from 01.01.2014

	Spousal Pension (Pension for Registered Partnerships)	Child Pension	Death Capital	Life Partner Benefits Partner Pension	Death Capital	Additional Death Capital
Law	Art. 19 LOB	Art. 20 LOB	Art. 20a LOB (Supramandatory Benefits)		Art. 20a LOB (Supramandatory Benefits)	Art. 20a LOB (Supramandatory Benefits)
Pension fund regulations of Tellco pkFLEX	Art. 3.14 (Survivor Pension) As prescribed by law	Art. 3.20 As prescribed by law	Art. 3.21 Co-insured Benefit	Art. 3.16 (Survivor Pension) To be defined in the Pension Regulation	Art. 3.21.1 Co-insured Benefit	Art. 3.21.2 To be defined in the Pension Regulation
Conditions for Entitlement	<p>Insured Person was married (Registered Partnership)</p> <p>Voided only if remarried before the age of 45 (Note «Reduction Rules» under Article 319)</p> <p>Divorced: Marriage duration at least 10 years and judgment awarded lifelong pension or equivalent lump-sum Capital (Note «Reduction Rules» under Article 3.19.2)</p>	<p>Insured Person leaves children entitled to a pension</p> <p>until age 18 (or if in school up to age 25)</p>	<p>If no survivor pension is payable, entitlement consists of available Pension Assets</p> <p>Entitled in priority are: a) Spouse/Life Partner; b) Children with Pension; c) *Supported individual; d) Children without Pension; e) Parents/Siblings; f) other Heirs.</p> <p>* Support Agreement must have been submitted within 3 months following death</p>	<p>Both persons are unmarried (unrelated);</p> <p>and</p> <p>maintained without interruption a common household for at least 5 years prior to the death of the Insured</p> <p>or</p> <p>the 5-year period is voided if there are one or more common children</p>	<p>Entitlement to the existing Pension Assets exists, if</p> <p>no Partner Pension Insurance exists</p> <p>or</p> <p>no common household is maintained</p> <p>or</p> <p>substantial support was provided by the Insured Person</p>	<p>Entitled in priority are:</p> <p>a) Spouse/Life Partner; b) Children with Pension; c) *Supported individual; d) Children without Pension; e) Parents/Siblings; f) other Heirs.</p> <p>* Support Agreement must have been submitted within 3 months following death</p>
Entitlement			Establishment of entitlements among the beneficiary groups (b-f) must be submitted during the Insured's lifetime, using the «Change of Beneficiary» form	The Co-Habitation Declaration/Support Agreement may be submitted to pension fund pro during the Insured's lifetime but no later than 3 months following his/her death		Establishment of entitlements among the beneficiary groups (b-f) must be submitted during the Insured's lifetime, using the «Change of Beneficiary» form
Lump-Sum Payment instead of Pension	Yes, Art. 3.27, Notice prior to 1 st pension payment			Yes, Art. 3.27, Notice prior to 1 st pension payment		