

# Survivor's benefits

On the death of a married insured person or retiree, the Syngenta Pension Fund pays a lifelong spouse's pension. In addition, a lump sum payment on death is paid out until the statutory (AHV) age of retirement is reached. If the spouse is not entitled to a pension, a lump sum is paid instead.

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## Survivor's benefits



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### What benefits are paid out in the event of death?

In the event of the death of an insured person, the Pension Fund pays out the following benefits to the surviving dependants:

- Spouse's pension/domestic partner's pension
- Orphan's pension
- Lump sum payable on death in addition to pension benefits

### Who is entitled to a spouse's pension?

If a married insured person dies before or after retirement, the surviving spouse is entitled to a spouse's pension, if the surviving spouse

- a) had to provide for at least one child **or**
- b) is older than 35 and the marriage has lasted for at least five years.

### How high is the spouse's pension?

The spouse's pension amounts to 60 % of the insured disability pension at the time of death or 60 % of the current disability or retirement pension.

If capital has been withdrawn for home ownership, the spouse's pension is reduced by 5 % of the sum withdrawn.

### What benefits are paid out if a spouse does not meet these requirements?

If the surviving spouse does not meet either of these two conditions, then a one-off lump sum amounting to three times the annual sum of the spouse's pension is paid instead.

### What happens if the surviving spouse remarries?

The entitlement to the spouse's pension ceases in the event of remarriage before the age of 60. In this case, the surviving spouse is entitled to a one-off settlement amounting to three times the annual sum of the spouse's pension.

### Is a divorced spouse entitled to benefits from the Pension Fund?

The divorced spouse of the deceased insured person has the same entitlement as a surviving spouse provided the marriage lasted at least 10 years and the divorce decree provided for a pension or a lump sum settlement for a lifelong pension. The benefit provided by the Pension Fund, however, is reduced by the excess amount arising with the entitlement provided for in the divorce decree together with the benefits from other insurances (in particular the AHV or IV).

If a court has stipulated that part of the portable sum (vested benefits) had to be transferred to the benefits institution of the divorced spouse, this spouse is only entitled to the minimum survivor's benefits provided for by the BVG.

### Who is entitled to a domestic partner's pension?

If an insured person in a domestic partnership dies before or after retirement, the surviving domestic partner is entitled to a pension if the following requirements are met:

- the partners lived in a domestic partnership for at least 5 years without interruption prior to the death of the insured person **or** the surviving partner has to provide for the maintenance of at least one child from the partnership **and**
- the partners had filed a domestic partners' contract with the Pension Fund during the lifetime and before retirement of the insured member (see separate leaflet on "Domestic partner's pension").



### **When is the spouse's pension / domestic partner's pension paid out for the first time?**

A spouse's pension/domestic partner's pension is paid out for the first time on the month following the death of the insured person. But no pension is paid out as long as the company pays the salary or a subsequent salary is paid. The pension is paid out for life, or until the spouse remarries or the domestic partner enters into a new partnership before reaching the age of 60.

### **How is the lump sum on death calculated?**

The lump sum on death corresponds to 200 % of the insured annual disability pension. In addition, the lump sum on death includes the savings of the incentive/bonus and shift allowance insurance as of 31 March 2004 and voluntary extra contributions paid into the retirement account after 1 April 2004, together with interest. It also includes the savings accumulated in the capital plan per 1 January 2018 transferred into the retirement account per that date.

### **When is a lump sum on death paid out?**

If an active insured person or a recipient of a retirement or disability pension dies before reaching the age of 65, a lump sum on death is paid out to the beneficiaries.

### **Who are the beneficiaries of a lump sum payment on death?**

According to the order specified in the regulations, the following people are entitled to the lump sum regardless of inheritance law:

- a) The spouse and children who are entitled to an orphan's pension from the Pension Fund.
- b) In the absence of beneficiaries as defined under a) the persons supported to a substantial degree by the deceased or the person who has lived with the deceased in a domestic partnership without interruption for the last five years up to his death or who has to provide for the maintenance of one or more children from the partnership, provided they are not receiving a spouse's pension (Article 20a para. 2 BVG).

- c) In the absence of beneficiaries as defined under a) and b) other children, in their absence the parents, in their absence the siblings of the deceased
- d) In the absence of beneficiaries as defined under a), b) and c) other legal heirs excluding the public to the amount of one half of the lump sum on death.

If the lump sum on death is assigned to no one, it falls to the Pension Fund.

### **Can this order of beneficiaries be changed?**

The insured person may change the stipulated beneficiary groups a) – d) within certain limits as follows:

- if there are any beneficiaries as defined under b), they can be grouped together with those defined under a), and the entitlements of beneficiaries within this group can be freely selected
- if there are no beneficiaries as defined under b), those under a) and c) can be grouped together and the entitlements of beneficiaries within this group can be freely selected.

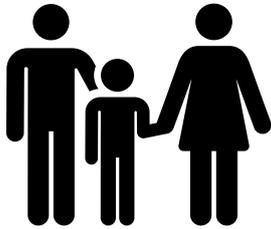
Changes in the order of beneficiaries must be submitted using the form intended for this purpose. The handwritten communication must be submitted to the Pension Fund during the lifetime of the insured person.



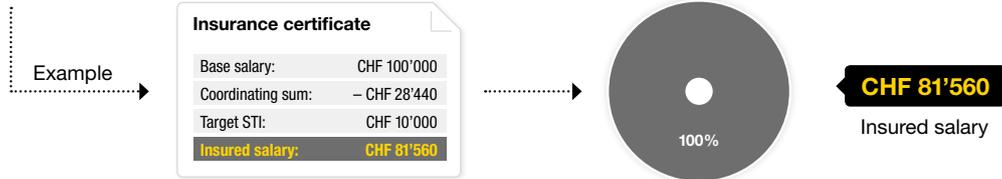
# Survivor's benefits

The estimated amount of benefits is shown on the insurance certificate. The insured salary and the insured disability pension serve as basis for calculating the benefits.

## Insured salary



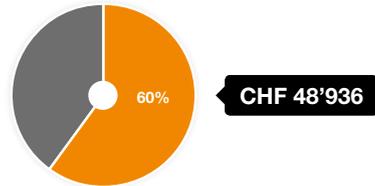
The **insured salary** consists of the base salary, reduced by the coordinating sum, plus target STI plus any shift allowance. The coordinating sum is capped at the maximum annual state pension (in 2019: CHF 28'440).



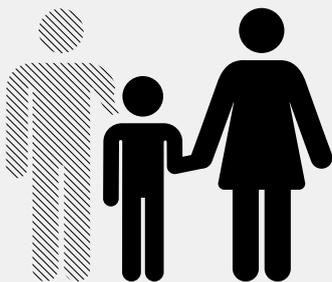
## Insured disability pension



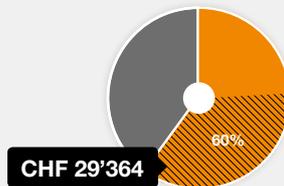
Annual **disability pension**:  
60% of the insured salary



## Survivor's benefits



Annual **spouse's-/ domestic partner's pension\***: 60% of insured disability pension



Annual **orphan's pension**: 20% of insured disability pension



**Lump sum payment on death**: at least 200% of insured disability pension **CHF 97'872**

\* Domestic partner's pension if the insured member has deposited a written domestic partner's agreement with the pension fund during his lifetime

