

Syngenta Pension Fund

# Survivor's benefits

**syngenta**



# Survivor's benefits

In the event of death of an insured member, the Syngenta Pension Fund pays survivor's benefits.

The following information is intended to help you better understand the benefits provided by the Syngenta Pension Fund and to allow you to take any necessary precautions in good time.

In the event of death, the Pension Fund will pay 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

The estimated amount of benefits is shown on the second page of your insurance certificate that you receive annually.

## Spouse's pension

If a married insured person dies, the surviving spouse is entitled to a spouse's pension.

### When is a spouse's pension paid out?

If the surviving spouse

- has to provide for a child
- or**
- is older than 35 and the marriage has lasted for at least 5 years.

If these conditions are not met, a lump sum is paid instead.

### Are registered partners eligible to a spouse's pension?

The marital status of the registered partnership is legally equivalent to marriage.

### What do I have to consider?

#### → Important note!

If you have no children and have been married less than 5 years, but have already been in a partnership with your spouse before marriage, please inform the Pension Fund during your lifetime so that the duration of your partnership before marriage can be included towards the duration of the marriage.

## Orphan's pension

If an insured person dies, each of his children is entitled to an orphan's pension.

### When is an orphan's pension paid out?

The orphan's pension is granted up to the age of 20. Children who are still in education are entitled to a pension up to the age of 25.

## Domestic partner's pension

Partners in a non-conjugal relationship are to a large extent on an equal footing with married partners.

### When is a domestic partner's pension paid out?

The following requirements have to be met:

- the domestic partnership must have been reported to the Pension Fund in the form of a contract during the lifetime of the insured member and before retirement
- the domestic partners must be neither married nor related to each other
- until the death of the insured person, they must have lived in a partnership for at least five years without interruption **or** the surviving partner has to provide for one or more children from the relationship.

### How is a domestic partnership defined?



#### I would like

to report my domestic partner as beneficiary



#### WHAT IS A DOMESTIC PARTNERSHIP?

I am in a relationship with the beneficiary

- **notification must be made during my lifetime**
- **not married**
- **not related**

#### What do I need to do?

> **Notification to the Pension Fund is essential**

## What do I have to do in order to ensure that my partner is entitled to survivor's benefits?



**COMPLETE FORM A:** The document „Agreement on domestic partner's pension” must be signed and the original version deposited with the Pension Fund.



### DOCUMENT TO BE SENT TO

Syngenta Pension Fund  
CHBS-B8.Z2-3

You will receive written confirmation.

## What do I have to consider?



### Important notes!

#### Is the French Pacs (Pacte civil de solidarité) recognized as a marital status by the Pension Fund?

No, the Pacs is not a recognized marital status in Switzerland. The domestic partnership must be reported during lifetime of the insured person with the form A „Agreement on domestic partner's pension”.

#### What happens if I marry my partner?

In the event of marriage, the duration of the partnership shall be included towards the duration of the marriage if you informed the Pension Fund during your lifetime about the domestic partnership.

#### What happens if the partnership is dissolved?

The entitlement to the benefit expires.

> Questions? +41 61 323 51 17

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## Lump sum payment on death

If an insured person 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:

- Spouse and children entitled to an orphan's pension
- Supported persons incl. domestic partner
- Other children, in their absence the parents, in their absence the siblings of the deceased
- Other legal heirs.

People defined under **b)** are only entitled to this benefit if they have been registered in writing with the Pension Fund during the lifetime of the insured person.

### Can the order of beneficiaries be amended?

The insured person may make changes to the group of beneficiaries, to a certain extent, by notifying the Pension Fund in writing:

- 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.


### What happens if an unmarried insured person dies prematurely?

In the event of the death of an unmarried insured person, the beneficiaries receive a lump sum payment on death.


### What happens if there are no beneficiaries?


If the lump sum cannot be assigned to anyone, it falls to the Pension Fund.


## What do I have to do to change the order of beneficiaries?



**COMPLETE FORM B:**  
The document „Order of beneficiaries” (request to make a change) must be completed and the signed original version deposited with the Pension Fund.







**DOCUMENT TO BE SENT TO**  
Syngenta Pension Fund  
CHBS-B8.Z2-3

You will receive written confirmation.

## What do I have to consider?

**→ Important note!**

The Pension Fund can only check after the death of the insured member whether the conditions for a payment of the lump sum on death are met.

If those people you stipulated in the order of beneficiaries are not eligible, the Pension Fund will pay benefits in accordance with the default order as per regulations.

Especially, when children are nominated as beneficiaries, a periodic review of the order of beneficiaries is essential. The entitlement to an orphan's pension ceases at age 20 or, if the child is still in education, at age 25.

## Order of beneficiaries' examples

### Example 1: domestic partner and children aged less than 20

Susan, a divorced insured person, has 2 children aged less than 20 from a previous marriage. She has lived with her partner Max for 6 years. Susan deposited an „Agreement on domestic partner's pension” and an „Order of beneficiaries” form with the Pension Fund. She grouped beneficiaries under a) and b) together and stipulated the % entitlements as follows:

NAME	BENEFICIARY	AGE	BENEFICIARY GROUP	ENTITLEMENT
Mary	Child	15	<b>a</b>	25 %
Tom	Child	18	<b>a</b>	25 %
Max	Dom. partner	50	<b>b</b>	50 %

Susan defined that her children (Mary and Tom) are each entitled to 25 % of the lump sum on death payment and Max to 50 %.

### Example 2: domestic partner and children aged less than 20 and an adult child (older than 25)

Susan also has an older child (Paula aged 26) and her 2 younger children aged less than 20. She has deposited an „Agreement on domestic partner's pension” and an „Order of beneficiaries” form with the Pension Fund. She grouped beneficiaries under a), b) and c) together and stipulated the % entitlements as follows:

NAME	BENEFICIARY	AGE	BENEFICIARY GROUP	ENTITLEMENT
Mary	Child	15	<b>a</b>	25 %
Tom	Child	18	<b>a</b>	25 %
Max	Dom. partner	50	<b>b</b>	25 %
Paula	Adult child	26	<b>c</b>	25 %

Paula is older than 25 and falls into group c). The above order of beneficiaries **cannot be accepted** by the Pension Fund because it is not possible to combine beneficiaries in group b) and c) together.

### Example 3: no domestic partner but children aged less than 20 and an adult child (older than 25)

Susan and Max have separated and Susan submitted a new „Order of beneficiaries” form. She grouped her children under a) and c) together and stipulated the % entitlements as follows:

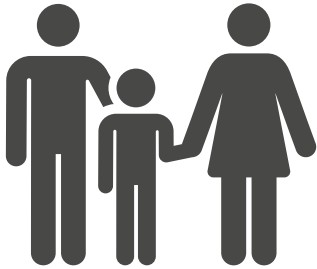
NAME	BENEFICIARY	AGE	BENEFICIARY GROUP	ENTITLEMENT
Mary	Child	15	<b>a</b>	33 %
Tom	Child	18	<b>a</b>	33 %
Paula	Adult child	26	<b>c</b>	33 %

The above order of beneficiaries is possible because there is no domestic partner in beneficiary group b). If Susan had not specified the order of beneficiaries this way, Paula – the adult child who no longer is entitled to orphan's pension (group c) – would not be eligible for any payment in the event of Susan's death.

# Survivor's benefits

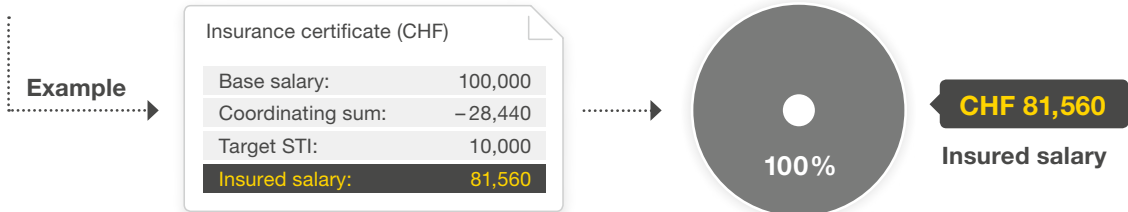
The estimated amount of benefits is shown on the insurance certificate. The insured salary and the insured disability pension serve as basis for calculating the benefits.

## Insured salary

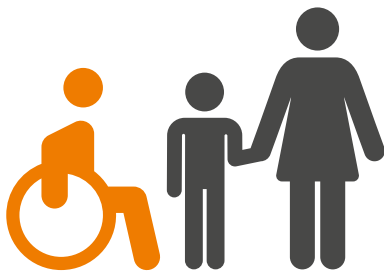


The **insured salary** consists of the base salary, reduced by the coordinating sum, plus target STI plus any shift allowance.

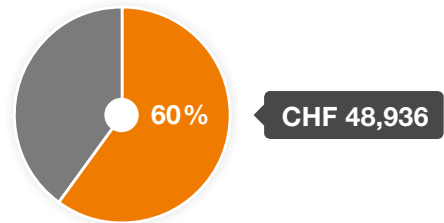
The coordinating sum is capped at the maximum annual state pension (in 2019: CHF 28,440).



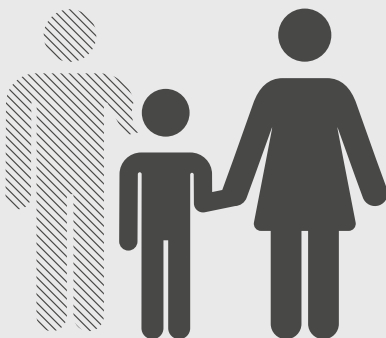
## Insured disability pension



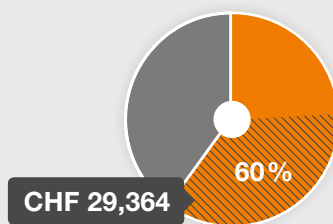
Annual **disability pension**:  
60% of the insured salary



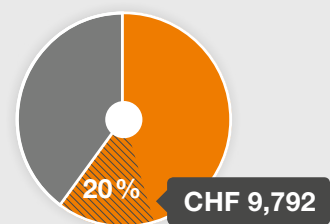
## Survivor's benefits



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.

# Form A: Agreement on domestic partner's pension

## Agreement on domestic partner's pension

between

(insured person): \_\_\_\_\_

and

(domestic partner of the insured person): \_\_\_\_\_

1. This agreement is designed to preserve any survivor's claims as laid down in the regulations of the Syngenta Pension Fund, which under certain preconditions provides for benefits in favour of the surviving domestic partner of a person insured for occupational benefits or entitled to a pension.
2. The parties have taken note of the leaflet of the Syngenta Pension Fund on this subject and expressly acknowledge the conditions stipulated therein.
3. The parties declare that  
 they have lived in a domestic partnership without interruption since \_\_\_\_\_  
 or pay for the upkeep of one or more children from this relationship.
4. The insured person shall bring this agreement to the notice of the Syngenta Pension Fund and immediately announce any change in the circumstances described herein.

Place /date: \_\_\_\_\_

Place /date: \_\_\_\_\_

Signature insured person \_\_\_\_\_

Signature domestic partner \_\_\_\_\_

Please complete and sign the form and send the original version to:  
Syngenta Pension Fund, Rosentalstrasse 67, CHBS-B8.Z2.3, CH-4058 Basel

# Form B: Order of beneficiaries

## Request for a change in the regulatory order of beneficiaries

Insured person  
(name and first name):

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Date of birth:

Marital status:

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The regulations stipulate the following order of beneficiaries: Extract from Regulations, Article 17, Paragraph 5.

The following persons are entitled to benefit regardless of inheritance law:

- a) the spouse and the children of the deceased insured person who are entitled to an orphan's pension from the Pension Fund (registered partners are treated as spouses)
- b) in the absence of the beneficiaries indicated under a), persons substantially supported by the deceased insured person or the person who lived in an uninterrupted domestic partnership with the deceased insured person for the last five years until his death or who has to support one or more children from this relationship, provided they are not receiving a spouse's pension (Article 20a, para. 2 BVG)
- c) in the absence of the beneficiaries indicated under a) and b), the other children, in their absence the parents or in their absence the siblings of the deceased
- d) in the absence of the beneficiaries indicated under a), b) and c), the other legal heirs, to the exclusion of the community, to the amount of half the lump sum on death.

Persons as defined under b) are only entitled to benefit if the Pension Fund has been notified in writing.

The notification must have been submitted to the Pension Fund during the lifetime of the insured person.

The insured person may modify the groups of beneficiaries stipulated in paragraph 5 at any time as follows by notifying the Pension Fund in writing:

- If persons defined in para. 5 b) exist, the insured person may group the beneficiaries defined in para. 5 a) and b) together.
- If no persons defined in para. 5 b) exist, the insured person may group the beneficiaries defined in para. 5 a) and c) together irrespective of the order mentioned in para. 5 c).

The insured person may stipulate the entitlements of the beneficiaries within a beneficiary group, as he sees fit, by notifying the Pension Fund in writing. If the insured person has not submitted any notification, the lump sum on death is distributed equally between all the beneficiaries within a beneficiary group.

The insured person requests the following changes in the order of beneficiaries (handwritten, surname(s)/first name(s)/ date of birth and address of the beneficiary):

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Place / date:

Signature:

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Please complete and sign the form and send the original version to:

Syngenta Pension Fund, Rosentalstrasse 67, CHBS-B8.Z2.3, CH-4058 Basel



Syngenta Pension Fund  
P.O. Box  
CH-4002 Basel

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