

Beneficiaries in case of death

Pension fund member's details

Ms Mr

Last name _____ First name _____

Street, no. _____ Country, postcode, city _____

Date of birth _____ Account no. _____

Marital status _____ Social security no. _____

Legal framework

The beneficiary regulations of the Vested Benefits Foundation of Zürcher Kantonalbank are based on Art. 15 of the Ordinance on Vesting in Occupational Retirement, Survivors' and Disability Pension Plans (FZV).

The aforementioned regulations shall apply if the foundation is not aware of any instructions to the contrary. The existence of beneficiaries in a preceding category excludes the existence of beneficiaries in subsequent categories. All beneficiaries within a given category have the same level of entitlement unless stated otherwise.

Beneficiaries in accordance with Art. 15 FZV – Category 1

If there is a beneficiary in Category 1, all other categories are excluded as a matter of principle. Please use the enclosed sheet to disclose the personal details of the beneficiaries.

Spouse/registered partner **Share %**

Children below the age of 18, and children between 18 and 25 years
 of age provided they are in education _____

People in Category 2 can also be included in Category 1. This puts Category 2 individuals on an equal footing with people in Category 1.

I would like beneficiaries in Category 2 to be included. It is not possible to exclude individual beneficiaries.

Person supported to a significant extent **Share %**

Life partner, cohabiting since: _____ _____

Person who has to pay for the maintenance of joint children _____



Beneficiaries in accordance with Art. 15 FZV – Category 2

If there are no beneficiaries in Category 1, the distribution of the benefits in Category 2 can be specified in greater detail. It is not possible to exclude individual beneficiaries. If a particular group of persons does not apply, their share is distributed among the remaining groups of persons on a percentage basis.

- Person supported to a significant extent **Share %**

- Life partner, cohabiting since: _____ _____
- Person who has to pay for the maintenance of joint children _____

Please use the enclosed sheet to disclose the personal details of the beneficiaries.

Last Name	First Name	Share %
_____	_____	_____
_____	_____	_____
_____	_____	_____

Beneficiaries in accordance with Art. 15 FZV – Category 3

If there are no beneficiaries in Categories 1 or 2, the distribution of the benefits in Category 3 can be specified in greater detail. It is not possible to exclude individual beneficiaries.

- Other children **Share %**

- Parents _____
- Siblings _____

Please use the enclosed sheet to disclose the personal details of the beneficiaries.

Last Name	First Name	Share %
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Beneficiaries in accordance with Art. 15 FZV – Category 4

If there are no beneficiaries in Categories 1, 2 or 3, the distribution of the benefits in Category 4 can be specified in greater detail.

Other legal heirs, subject to the exclusion of the community **Share %**
100 % _____

Please use the enclosed sheet to disclose the personal details of the beneficiaries

Last Name	First Name	Share %
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please note

In order to create clear legal relationships and prevent disputes among the beneficiaries, it is advisable to notify the foundation immediately of any cohabitation arrangement (and when it was established, for example), and to document it by concluding a cohabitation agreement.

The beneficiary arrangements given above fully nullify any instructions previously reported to the Vested Benefits Foundation. They apply to all business relationships maintained with the Vested Benefits Foundation of Zürcher Kantonalbank. We recommend that you review the beneficiary arrangements periodically and adjust them to your changed circumstances. The beneficiary arrangements provided to us by the pension fund member shall still apply (subject to revocation) even if their actual circumstances have subsequently changed.

Any changes concerning the name, address, marital status, cohabitation, beneficiary arrangements and personal details of the beneficiaries must be reported to the Vested Benefits Foundation in writing without delay.

The Vested Benefits Foundation will certify that it has received an amendment to these beneficiary arrangements but will not check its substantive validity, since in many cases it does not know the exact family circumstances and these may also change over time.

Signature

Place, date _____
Pension fund member's signature

Zürcher Kantonalbank (Client signature verified by account manager or signed in presence)

Place, date _____
Signature of relationship manager

Beneficiaries' personal details

Last Name _____ First Name _____
Street, no. _____ Date of birth _____
Country, postcode, city _____ Category/relationship _____

NLast Name _____ First Name _____
Street, no. _____ Date of birth _____
Country, postcode, city _____ Category/relationship _____

Last Name _____ First Name _____
Street, no. _____ Date of birth _____
Country, postcode, city _____ Category/relationship _____

Last Name _____ First Name _____
Street, no. _____ Date of birth _____
Country, postcode, city _____ Category/relationship _____

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