

## Beneficiary in the event of death

### Pension fund member

Last name \_\_\_\_\_ First name \_\_\_\_\_  
Street/Nr. \_\_\_\_\_ Postcode/City \_\_\_\_\_  
Date of birth \_\_\_\_\_ IBAN/Account Nr. \_\_\_\_\_  
Marital status \_\_\_\_\_

### Legal framework conditions

The beneficiary arrangements of Pillar 3 pension foundation of Zürcher Kantonalbank are based on Article 2 of the Ordinance on the tax deduction for contributions to recognised pension plans (BVV 3/OPP 3).

As long as the Foundation is not aware of any other orders, the aforementioned regulation applies. In this case, the beneficiaries of a previous category exclude the beneficiaries of the following category. In the absence of differing provisions, all beneficiaries have the same high level of claim within a category.

### Beneficiaries pursuant to Article 2 BVV 3/OPP 3 – category 1

If there is a category 1 beneficiary, this excludes the other categories. Please use the supplementary sheet for disclosure of the beneficiaries' personal details.

Spouse/registered partner

Share as %

100 % \_\_\_\_\_

### Beneficiaries pursuant to Article 2 BVV 3/OPP 3 – category 2

If there are no beneficiaries in category 1, the share of the beneficiary can be specified in category 2. Please use the supplementary sheet for disclosure of the beneficiaries' personal details.

Direct descendants

Share as %

Persons supported to a significant degree

Life partner, cohabitation since: \_\_\_\_\_

Person responsible for the maintenance of joint children

**Beneficiaries pursuant to Article 2 BVV 3/OPP 3 – category 3, 4 and 5**

If there are no beneficiaries in categories 1 and 2, the following table may be used to determine the order of categories 3, 4 and 5 as well as to specify the shares of beneficiaries within each category.

If there are beneficiaries of your chosen category at the time of death, these exclude the other categories from the benefit. You cannot select beneficiaries across categories.

Beneficiaries in category 5 (other heirs) **must** be listed by name so that the group of beneficiaries is definitively clear and so that they can be contacted directly by the Foundation in the event of the death of the customer.

**Parents** (category 3)

**Siblings** (category 4)

**Other heirs** (category 5)

Please use the supplementary sheet for disclosure of the beneficiaries' personal details.

Category	Last name	First name	Share as %

## Notes

In order to create clear legal relationships and prevent disputes among the beneficiaries, it is advisable to notify the Foundation immediately of any cohabitation partnership (and e.g. the time of its establishment) and to document this by concluding a cohabitation contract. Since life partners under category 2 are only eligible if the cohabitation partnership has been maintained for an uninterrupted period of five years, it may make sense depending on the circumstances to name the life partner under category 5 as "other heir" and to change the order of beneficiaries accordingly.

The "other heirs" under category 5 can be either the legal heirs or the heirs appointed by the customer under a will or inheritance contract. Since formal requirements must be observed when drawing up a will or an inheritance contract, in particular if the order and shares according to category 5 are to be changed, customers who are not sufficiently legally qualified should seek advice in this regard in their own interest. Please do not send us wills and/or inheritance contracts.

The foregoing beneficiary arrangements completely nullify any instructions previously reported to the Pension Foundation. They apply to all business relationships maintained with the Pillar 3 pension foundation of Zürcher Kantonalbank. If this instruction is also valid with regard to any risk insurance arranged through Zürcher Kantonalbank, the relevant insurance company must be informed separately in writing via your Relationship Manager.

We recommend that you periodically review your beneficiary arrangements and amend them should circumstances have changed. The beneficiary arrangements notified to us by the customer continue to apply, subject to revocation, even if the circumstances have subsequently changed.

Any changes in name, address, marital status, cohabitation, beneficiary arrangements and personal details of the beneficiaries must be reported to the Pension Foundation immediately and in writing.

The Pension Foundation attests that it has received the amendment to the beneficiary arrangements, but will not check the material validity of the amendment as it is often unaware of the specific family circumstances and these may change over time.

## Signature

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Place, date

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Signature of pension fund member

**Zürcher Kantonalbank** Signature checked by relationship manager or signed in their presence

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Place, date

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Signature/Name stamp of relationship manager

**Personal details of beneficiaries**

Last name \_\_\_\_\_ First name \_\_\_\_\_  
Street/Nr. \_\_\_\_\_ Date of birth \_\_\_\_\_  
Country/Postcode/City \_\_\_\_\_ Category/relationship \_\_\_\_\_

Last name \_\_\_\_\_ First name \_\_\_\_\_  
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**Send to:**  
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