

## **INFORMATION SHEET**

Concerning entitlement to a live-in partner's pension under the terms of the regulations of the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe (in force since 1.1.1998, last amendment 1.1.2020)

This information sheet provides an overview of the provisions of the regulations of the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe concerning entitlement to a live-in partner's pension. Only those regulations which are kept by the Stiftung and can be obtained at any time are legally binding.

### **Regulatory provisions**

#### **Art. 4.5 Live-in partner's pension**

If an unmarried insured member or pension recipient dies, the surviving partner is entitled to a partner's pension if he or she had been in a relationship equivalent to a marriage and provided all of the following criteria are met

- no widow's, widower's pension or partner's pension is being drawn from a Pillar 2 pension plan;
- he or she is unmarried;
- he or she is neither a relative nor a stepchild of the insured member;
- the cohabitation was governed by a written agreement which was reported to the pension fund prior to the insured member's death;
- he or she has cohabited with the insured member uninterrupted for at least five years prior to the insured member's death and is older than 45, or is obliged to pay maintenance for at least one child from the relationship.

The pension corresponds to the spouse's pension under Section 4.4. of the regulations. The regulations governing remarriage and pension curtailment in the event of a large age difference between the partners apply *mutatis mutandis*.

If the surviving partner does not fulfil any of these conditions, he/she is entitled to death benefits within the bounds of Section 4.8. "Death benefits".

### **Written agreement**

The live-in partnership must be reported to the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe in the form of a written agreement; the template provided by the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe must be used for this agreement. The agreement must be signed by both parties and the original sent to the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe during the lifetimes of both partners.

## **Death**

The Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe shall determine the pension entitlement only after the death of the insured person. The claimant must provide proof that he/she meets the criteria for entitlement.

As proof of entitlement, the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe requires the following documents:

- Proof that the live-in partner has lived in the same household as the insured person for the past five consecutive years prior to the insured person's death (e.g. confirmation from home municipality, rental agreement).
- Confirmation of the marital status of both partners.
- Divorce settlement, if applicable.

## **Revocation of the entitlement to a live-in partner's pension**

Entitlement to the live-in partner's pension shall be revoked on the death or marriage of the rightful recipient or if the rightful recipient enters into a new partnership as defined under Section 4.5. of the regulations. Furthermore, the provisions governing spouse's pension (Section 4.4 of the regulations) shall apply *mutatis mutandis* if there is a large age gap between the partners.

## **Duty to inform and notify**

The insured member as well as the live-in partner are obliged to disclose truthfully to the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe all such information as is required for the insurance.

Changes which affect the pension plan relationship must be reported immediately by the insured person as well as his/her live-in partner. In particular, the Personalvorsorgestiftung der Feldschlösschen-Getränkegruppe must be informed as soon as a live-in partnership registered with the pension plan is dissolved.

The Personalvorsorgestiftung accepts no liability for the consequences arising from failure to comply with the aforementioned obligations.