

**Personal data**

Full name: ..... Policy no: .....  
 Date of birth: ..... AVS no: .....  
 Marital status: ..... Nationality(ies): .....  
 Street: .....  
 ZIP, city: ..... Country: .....  
 Phone no: ..... Private email: .....

In the event of death before the retirement age, all or part of the savings account is reimbursed in accordance with the General terms for vested benefits policies RP Arc-en-Ciel.

The insured may change the order of beneficiaries of his/her vested benefits policy in accordance with the explanatory note enclosed.

In accordance with this document, please indicate below the decision you have taken regarding the order of beneficiaries in the event of death before reaching retirement age.

Full name, address	Date of birth	Degree of kinship	Entitlement in %
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Figure 1


Figure 2


Figure 3


Figure 4


This does not automatically confer entitlement to the benefit on the designated beneficiary(ies). At the time of the insured's death, Retraites Populaires will establish whether the conditions laid down in the general conditions have been met. To this end, Retraites Populaires is authorised to request from the designated beneficiary(ies) any document which establishes the existence of entitlement to the benefit. If the requested documents are not obtained, Retraites Populaires may refuse to grant the benefits provided for in the General conditions.

**Signature**



.....  
Place and date

.....  
Signature of the insured person

**This form can be returned to us via your Espace personnel (Personal Login). If the legalisation of signatures is necessary, this must be done before sending the form.**

### **What do the General Conditions stipulate ?**

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You have a vested benefits policy RP Arc-en-ciel and you are wondering about the beneficiaries of your available savings account in the event of your death before reaching retirement age. You will find important information on this subject below.

The beneficiaries according to the General Conditions of vested benefits policy RP Arc-en-ciel are as follows:

#### **Figure 1**

The surviving spouse or registered partner and the children of the deceased insured (including children fostered when the deceased was obliged to provide for their maintenance) up to the age of 18, or up to the age of 25 at the most if they were doing an apprenticeship or studies, or if they are at least 70 % disabled within the meaning of the AI and are still not capable of gainful employment.

#### **Figure 2**

The persons whom the insured person was substantially supporting, or the person who had been in a continuous partnership for a period of at least five years immediately before death or who has to provide for the maintenance of one or more common children.

Precision: In the case of the cohabitee, at the time of death, he/she must meet the conditions laid down in the General Conditions of vested benefits policy RP Arc-en-ciel in order to be entitled to a benefit.

#### **Figure 3**

The children of the deceased who are not included in the Figure 1, parents or siblings.

#### **Figure 4**

Other legal heirs, excluding public authorities.

### **Possible modifications**

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The insured person may:

- change the distribution of parts within each figure. For example, he/she may provide that 30 % of his/her available savings account will be returned to his/her son, 30 % to his/her daughter and 40 % to his/her spouse in the event of death before reaching retirement age. However, the insured person may not exclude a beneficiary entirely.
- include under Figure 1, the persons mentioned in Figure 2, so that he/she can plan for his/her cohabiting partner and children to share the available savings account. However, the insured person may not exclude a beneficiary entirely.

Without indication from the insured person, the available savings account will be returned in equal parts to the persons listed in the same figure.

It should be noted that the General Conditions of vested benefits policy RP Arc-en-ciel provide for a cascade of beneficiaries and it is therefore only if no one falls into a category (one figure) that the beneficiaries of the next figure are entitled to reimbursement of the available savings account.

### **What is the procedure at the time of death of the insured person?**

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Retraites Populaires examines the family situation and requests the following documents:

- copy of the family certificate at the time of death  
or
- copy of the certificate of inheritance.

Do you have any questions? Do not hesitate to contact our 2nd pillar management service on 021 348 23 49 or by e-mail at [2e.pilier@retraitespopulaires.ch](mailto:2e.pilier@retraitespopulaires.ch).