



You have a vested benefits policy RP Arc-en-ciel and you are wondering about the beneficiaries of your available retirement assets 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 the 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:

- persons for whose maintenance the insured was substantially dependent, or the person who had formed a common household with him or her for at least five years immediately before death or who has to provide for the maintenance of one or more common children (the cohabitee 1).

**Precision**

1) In the case of the cohabitee, at the time of death, the cohabitee must meet the conditions laid down in the General Conditions of vested benefits policy the 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 number 1, parents or siblings.

Figure 4:

- other legal heirs, excluding public authorities.

**Possible modifications**

- The insured may change the distribution of shares within each figure. For example, he/she may provide that 30 % of his/her available retirement savings 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 may not exclude a beneficiary entirely.
- The insured person may include under figure 1, the persons mentioned in figure 2, so that he/she can plan for his/her partner and children to share the available retirement savings. However, the insured may not exclude a beneficiary entirely.

Without indication from the insured person, the available retirement savings 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 the 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 retirement savings assets.

**What is the procedure at the time of death?**

Upon the death of the insured person, the pension fund examines the family situation. To this end, the following documents are required:

- 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).