

Designation of beneficiaries in the event of death

Please read the information below carefully, then complete and sign the form and return it by registered mail to: Conseil de fondation – CPIT, c/o Swiss Life Pension Services, Mr. Claude Yves Adam, Avenue de Rumine 13, Case postale 1260, CH-1001 Lausanne.

The CPIT Regulations provide that the beneficiaries of members who die before retiring, or of disabled members who die before they reach the age of 65, are entitled to a lump-sum death benefit. According to Article 29 of the Regulations, you may designate the person(s) to whom you wish to attribute the lump-sum death benefit from among the beneficiaries in Category I below, failing that from among those listed in Category II, and failing that from among those listed in Category III.

Category I

- (a) your surviving spouse
- (b) your partner,* if you have no surviving spouse
- (c) your children under 18, or under 25 if they are still in education or at least 70% disabled, in equal shares
- (d) any person(s) to whom you provide substantial support †

Category II

- (e) your father and mother
- (f) any children not meeting the conditions set out in sub-paragraph (c) above
- (g) your brothers and sisters

Category III

- (h) your nephews and nieces
- (i) your legal heirs

If you designate several persons, and if one or more of them predecease you, the lump sum is distributed among the other beneficiaries. If all the persons you designated as beneficiaries predecease you, the lump sum is distributed in accordance with Article 29, paragraph 3 of the Regulations, failing which it reverts to the CPIT.

In the absence of any express designation on your part, the lump sum is paid, in order of priority, to the beneficiaries in Categories I (a), I (b), I (c), II (f) and II (e). If you die without leaving any beneficiaries, the lump sum reverts to the CPIT.

The designation is valid insofar as the Regulations, or the legislation in force, have not changed.

The designation of beneficiaries must be updated if your family situation changes.

Turn to the last page for the relevant provisions of the Regulations.

* A person is considered a partner if he/she meets all the following conditions: he/she is not married (to the member or another person); he/she has no family relationship as defined in Article 95 of the Swiss Civil Code to the member concerned; he/she cohabited with the member concerned for at least five years without interruption immediately before the death or he/she is responsible for the upkeep of one or more joint children.

† A person is in receipt of substantial support if the amount of the economic support he/she received from the member while the member was alive was such that the member's death, and hence the end of the support, causes great hardship to that person or results, at a minimum, in a substantial drop in his/her standard of living.

DESIGNATION OF BENEFICIARIES

In accordance with Articles 27 to 30 of the Regulations of the Pension Fund for Conference Interpreters and Translators (CPIT), I hereby stipulate that, should I die before I claim my retirement benefits, the lump-sum death benefit is to be paid to the following persons:

1. Name: _____ First Name: _____

Date of birth: _____

Address: _____

Spouse Partner* Child Substantial assistance

Father or mother Brother or sister Nephew or niece Legal heir

Share of the lump sum to be paid: _____

2. Name: _____ First Name: _____

Date of birth: _____

Address: _____

Spouse Partner* Child Substantial assistance

Father or Brother or Nephew or Legal heir

Share of the lump sum to be paid: _____

3. Name: _____ First Name: _____

Date of birth: _____

Address: _____

Spouse Partner* Child Substantial assistance

Father or Brother or Nephew or Legal heir

Share of the lump sum to be paid: _____

Name and first name: _____ Date and Signature : _____

This form must be completed, signed and dated by the CPIT member, then sent by registered mail to: Conseil de fondation – CPIT, c/o Swiss Life Pension Services, Mr. Claude Yves Adam, Avenue de Rumine 13, Case postale 1260, CH-1001 Lausanne.

* Claim to be substantiated by the partner in accordance with Article 28, paragraph 2 of the Regulations.

Article 28 Definition of partner

1. Under the terms of these Regulations, a partner is a person who meets all of the following conditions:
 - (a) is not married (to the member concerned or any other person);
 - (b) bears no family relationship as defined in Article 95 of the Swiss Civil Code to the member concerned;
 - (c) has been cohabiting with the member concerned for at least five years immediately preceding the death of the latter or is responsible for the upkeep of one or more joint children.
2. Any person claiming an entitlement from the Fund shall be required to produce evidence of their compliance with the above conditions. Such evidence may include:
 - (a) in the case of sub-paragraphs 1(a)-(c) above: certificates of civil status;
 - (b) in the case of evidence of cohabitation: a residence certificate;
 - (c) in the case of the existence of a joint child: the child's birth certificate;
 - (d) in the case of child maintenance: a certificate from the appropriate authority.

Article 29 Beneficiaries

1. Death benefit may be paid to the following beneficiaries:

Category I:

- (a) the surviving spouse;
- (b) the partner, as defined in Article 28, in cases where there is no surviving spouse;
- (c) any child or children under 18, or under 25 if still in education, in equal shares;
- (d) any person or persons in receipt of substantial assistance from the member concerned at the time of the latter's death.

Category II:

- (e) the parents;
- (f) any children not meeting the conditions set out in sub-paragraph (c) above;
- (g) any siblings.

Category III:

- (h) nephews and nieces;
- (i) other legal heirs.

2. Members shall freely choose their beneficiaries from among those listed above in paragraph 1, Category I, failing that from among those in Category II and failing that from those in Category III. Such beneficiaries shall be notified to the Council by registered letter, in which the share of death benefit payable to each shall be specified.
3. In the event that no beneficiary has been named in accordance with paragraph 1, the death benefit shall be paid:
 - (a) to the spouse of the deceased;
 - (b) failing a spouse, to the partner of the deceased as defined in Article 28;
 - (c) failing spouse or partner, to the children of the deceased designated in sub-paragraph 1(c) above, in equal shares;
 - (d) failing such children, to any other children;
 - (e) failing all the above, to the parents of the deceased.
4. In the absence of any beneficiaries in accordance with paragraphs 2 and 3 above, the death benefit shall revert to the Fund.

Article 30 Amount of the death benefit in the case of a working or disabled member

1. The amount of the death benefit shall be the same as:
 - (a) the retirement capital at the time of death for Category I beneficiaries;
 - (b) the total contributions and transfers-in relating to the member concerned, including interest, for Category II and III beneficiaries.
2. The death benefit shall amount in any case to at least 400 % of the total contribution paid in during the calendar year preceding a member's death, excluding transfers of vested benefits and purchases of benefits.