

## MERKBLATT

### Survivors' benefits

This information sheet explains the BVK benefits for your survivors in the event of your death and how the benefits are calculated.

**Does my choice of pension model affect my spouse's pension?**

Yes. The model you choose will determine the pension amount that is used to calculate survivors' benefits.

With the «Norm» and «Kombi» models, the standard pension is used, while the «Dyna» model uses the pension that is or would have been paid out at the age of 75 as a basis.

**Will I receive a spouse's pension if the pension has been drawn in cash as a result of choosing the «Kombi» model?**

Yes. The spouse's pension is guaranteed, and is calculated on the basis of the standard pension.

**How long is the orphan entitled to an orphan's pension?**

The orphan's pension will be paid until the end of the month in which the orphan turns 20. For orphans who are still receiving training or education or who draw a full pension from the Federal Disability Insurance, the entitlement will last until the training or education is complete, but no later than their 25th birthday.

Pension recipients must submit a certificate of training to BVK without being asked to do so.

**How much is an orphan's pension?**

The amount of the orphan's pension is different for half or full orphans:

- Half orphans receive 30% of the spouse's pension.
- Full orphans receive 60% of the spouse's pension. If full orphans receive benefits from the other parent's pension plan, only the half orphan's pension will be paid.

**In what cases is an orphan's pension paid?**

If an insured person (an active insured person or a pension recipient) dies, his or her children will be entitled to an orphan's pension. Stepchildren and foster children are only entitled to a pension if the insured person was significantly responsible for their maintenance.

**How long is the spouse entitled to a spouse's pension?**

The entitlement to a spouse's pension ends when the entitled person:

- a) remarries or
- b) enters into a registered partnership or
- c) establishes a marriage-like domestic partnership.

Pension recipients must inform BVK immediately of such changes without being asked to do so.

**How much is the spouse's pension?**

**Situation 1: Death of an active insured person before age 65**

The spouse's pension is 40% of the last insured salary. It will be paid until the date when the deceased would have turned 65 years old. After that, a new pension will be calculated. It will then be equal to two-thirds of the retirement pension that would have been available if the savings capital had been maintained until the deceased turned 65. The savings capital will accrue on the basis of the «Standard» savings contribution option.

**Situation 2: Death of an active insured person after age 65**

The spouse's pension is equal to two-thirds of the retirement pension to which the deceased was entitled as of the date of his or her death.

**Situation 3: Death of a disability pension recipient**

The spouse's pension is two-thirds of the disability pension. It will be paid until the date when the deceased would have turned 65 years old. After that, a new pension will be calculated. It will then be equal to two-thirds of the retirement pension that would have been available if the savings capital had been maintained until the deceased turned 65. The savings capital will accrue on the basis of the «Standard» savings contribution option.

**Situation 4: Death of a retirement pension recipient**

The spouse's pension is two-thirds of the current retirement pension.

**Note:**

The maximum pension for surviving divorced spouses is equal to the maintenance pension granted in the divorce decree, whereby the survivor's benefits from other social insurance programmes (in particular, AHV/IV and accident insurance) are deducted from the pension.

**Do the conditions for a spouse's pension also apply for surviving divorced spouses?**

Yes, under certain circumstances. A divorced spouse is treated the same as a surviving non-divorced spouse if he or she:

- a) is 45 or older at the time of the spouse's death **and**
- b) the marriage lasted for at least ten years **and**
- c) the maintenance pension or lump-sum payment granted in the divorce decree has been exhausted.

**Important:**

The divorced spouse must register his or her claims with BVK. BVK will not attempt to determine if someone is entitled to claims.

**What are the rules for a marriage-like domestic partnership?**

A marriage-like domestic partnership (cohabiting relationship) is treated the same as a marriage if all of the following conditions are met:

- a) Neither party is married or in a registered partnership and they are not close relatives. Close relatives are parents, children and siblings.
- b) Evidence must be provided that the domestic partnership in the same household existed without interruption for at least five years at the time of the insured person's death. Such evidence can be provided in the form of a dated and jointly signed rental agreement or confirmation from the Residents' Registration Office.
- c) The mutual personal and financial support obligation was agreed in writing and the support agreement was submitted to BVK no later than three months after the death.

**What are the conditions for a registered partnership?**

A registered partner is treated the same as a spouse.

**Under what conditions is the surviving spouse entitled to a spouse's pension?**

The surviving spouse is entitled to a spouse's pension if he or she:

- a) is 45 or older at the time of the spouse's death, in which case the length of the marriage is irrelevant, **or**
- b) has to or had to provide for at least one of the couple's own children (even if he or she no longer has this obligation to provide for the child or children at the time of death), **or**
- c) had to provide for stepchildren or foster children at the time of death, **or**
- d) was drawing at least half a pension from the Federal Disability Insurance at the time of death.

If the spouse does not meet any of these conditions, a one-off settlement in the amount of five annual pensions will be paid, but no less than the savings capital.

**Kontakt**

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**Rechtlicher Hinweis**

Das Merkblatt soll einen vereinfachten Überblick über das Thema verschaffen. Es können keine Ansprüche daraus abgeleitet werden. Rechtlich verbindlich sind ausschliesslich das Vorsorgereglement sowie die einschlägigen Rechtsgrundlagen.