

# Surviving partner's pension

Insured persons who live with their partner in a domestic partnership (cohabitation) can provide protection for their partner in the event of the insured person's death by registering them for a surviving partner's pension. Under certain conditions, cohabitation is treated in the same way as marriage or a registered partnership.

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## What is a domestic partnership?

A domestic partnership or cohabitation arrangement is a partnership similar to marriage between two unmarried persons of different sexes or the same sex.

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## Who is entitled to a partner's pension?

The surviving partner registered with the Pension Fund, provided that a domestic partnership has been in existence and the conditions for a surviving spouse's pension are fulfilled by analogy. This means that:

At the time of the death of the insured person...

- the partner is responsible for the maintenance of at least one joint child; or
- the partner is aged 45 or older,
- they have continuously cohabited with the insured person for at least five years, sharing permanent undivided living accommodation at a fixed common place of residence,
- the partner is neither married nor in a registered partnership pursuant to the Partnership Act (PartG), nor are they related to the insured person (Art. 95 ZGB),
- the domestic partnership was established before the occurrence of an insured event (disability, retirement).

There is no entitlement to a pension if the surviving partner already receives survivors' benefits from an occupational benefits scheme or if they are entitled to a pension of this kind from another Swiss or foreign pension institution.

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## When and how can I register my domestic partnership with the Pension Fund?

The domestic partnership must be declared to the Pension Fund **during the partners' lifetimes**. Please use the "Registration of a domestic partnership" form. This may be found on our website at [www.pk-siemens.ch](http://www.pk-siemens.ch) → Infocenter/Forms. We will send you a letter of confirmation when we have received the declaration.

Please don't forget to inform us immediately in writing if the domestic partnership should be dissolved.

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## Are the partners of retirement pensioners also entitled to benefits?

Yes, provided that the conditions for claiming benefits as set forth in Art. 32 para. 1 of the Pension Fund Regulations were met before the ordinary retirement of the insured person.

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<b>How much is the surviving partner's pension?</b>	The surviving partner's pension is equal to the surviving spouse's pension. A surviving partner's pension cannot be drawn as a lump sum. Further information on this topic, including orphan's pension (if applicable), may be found in Art. 32 of the Pension Fund Regulations.
<b>When does the entitlement to a pension begin and end?</b>	The entitlement to a pension begins on the first day of the month after the date of death, or after the salary, salary-replacement benefits, old age pension or disability pension lapses. It ends on the last day of the month in which the surviving partner dies.
<b>What documents must be submitted when the insured person dies?</b>	The claimant must submit their claim in writing within <b>90 days</b> of the death of the insured partner, enclosing the following documents: <ul style="list-style-type: none"> <li>– Death certificate (copy)</li> <li>– Certificate of civil status of the surviving partner (copy)</li> <li>– Rental contract or residence certificate (copy)</li> <li>– Individual documents on request</li> </ul>

**Please note:**

We cannot check entitlement to the pension until the insured event has occurred.

**Information**

Please contact the person responsible for your pension account. To find out who is responsible for your account, check on our website at [www.pk-siemens.ch](http://www.pk-siemens.ch) or consult your personal pension certificate.

**Disclaimer**

No legal claims can be derived from this information sheet.

The current provisions of the law and the Pension Fund Regulations are binding.