



Nomination of Beneficiaries Qualified Provident Insurance – Pillar 3a

Statutory beneficiaries pursuant to art. 2 of the BVV 3

- a. In the event of survival the policyholder.
- b. In the event of death the following persons in the order shown below:
 1. the surviving **spouse** or the surviving **registered partner**;
 2. the **direct descendants** and the persons for whose maintenance the deceased has **made a considerable contribution**, or the person who had a life partnership with the deceased **without interruption for the last five years** prior to his/her death, or who is responsible **for the maintenance of one or more mutual children**;
 3. the **parents**;
 4. the **brothers and sisters**;
 5. the **other heirs**.

The policyholder may appoint one or more of the persons listed under b item 2 above as beneficiaries and specify their claims.

The policyholder has the right to amend the order of the beneficiaries listed under b items 3 – 5 and to specify their claims.

Explanations concerning the individual categories of beneficiaries

Who is a "spouse" or a "registered partner"?

A man and woman from the time they conclude a civil marriage up to the time of the termination of the marriage through death or divorce. A marital couple who are only separated remain "spouses" up to the decree absolute. The surviving registered partner is put on an equal footing with the spouse, provided that the registry office officially certified the partnership.

Who are "direct descendants"?

Children, including adopted children.

What does "... made a considerable contribution" mean?

The policyholder assumes the function of provider with respect to one (or more) person(s) supported by him or her. According to the Federal Social Insurance Office, this is assumed if:

- the policyholder assumes responsibility for more than 50% of the supported person's maintenance,
- the beneficiary is dependent on the policyholder economically, and not merely morally,
- the beneficiary risks a serious impairment of his or her previous way of life as a result of the loss of the provider,
- the support is regular.

The support can be provided on the basis of a statutory regulation or on the basis of a contractual agreement. Supported persons can therefore also be: Foster-children; divorced spouses receiving maintenance payments; partners who had not lived five years together with the policyholder before the latter's death and who do not have to provide for mutual children; etc.

What does "... a life partnership with the deceased without interruption for the last five years" mean?

This aspect covers all forms of partnership (of the same or different sexes) that lasted at least five years before the death of the policyholder. A same-sex domestic partnership that has been registered with the registry office does not fall under this definition, as the surviving registered partner is treated on an equal footing with the surviving spouse.

What does "... for the maintenance of ... mutual children" mean?

This covers those unmarried partners who have mutual children with the deceased policyholder and are responsible for their maintenance but who did not live together with the deceased, or who lived with the deceased for less than five years.

Regulation for "parents" and "brothers and sisters"

According to the Federal Social Insurance Office, the designation of only one parent or one brother/sister as beneficiary is permissible. It is also permissible to attribute different shares to such persons.

What does "other heirs" mean?

The other heirs can be persons, who according to the order of legal succession, have a right to inheritance (legal heirs) or persons, who are made heirs (by will/testament or deed of inheritance) and who therefore have a right to a defined share (percentage or quota) of the estate (established heirs). In any case, it can only be a question of people who have in a concrete situation an effective status of heir.



Surname: _____

First name: _____ All nationalities: _____

Date of birth: _____ Country of birth: _____

Street, No.: _____ Postcode, Town: _____

E-mail: _____ Home Phone/Mobile: _____

as policyholder of the Generali life insurance contract under policy no. _____
 (please leave blank if new business) specifies the following beneficiaries:

Statutory beneficiaries pursuant to art. 2 of the BVV 3

Individual beneficiaries

Please complete Section I. and/or II.

I. The policyholder **may** appoint one or more of the persons listed under **b item 2 above as beneficiaries** and specify their claims (order of succession and share). If the policyholder does not make any specific arrangements, any insurance benefits shall be distributed **equally** amongst all the persons listed under item 2. **The surviving spouse or the registered partner is always the sole first beneficiary!**

request the following distribution amongst the beneficiaries listed under item 2:

1. Position no. * of the beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
2. Position no. * of the beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
3. Position no. * of the beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
4. Position no. * of the beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
5. Position no. * of the beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)

*** For each position no., 100% (total of the proportional shares) must be distributed.**

A single proportional share of 100% means that only if this beneficiary does not take up his or her share will all the other beneficiaries listed after this position no. be entitled to their share – in accordance with their defined proportional shares. If there is more than one beneficiary with the same position no., these persons thus identified shall participate simultaneously in accordance with their proportional shares (<100%). If no proportional share has been determined, the benefits are divided equally between the beneficiaries with the same position number.

** Examples: partner (cohabiting partner or non-registered partner), son, daughter, etc.



II. The policyholder **may** also change the **order of succession of the beneficiaries under b items 3 to 5** of the statutory beneficiaries, and specify their claims (shares) in further detail. In case one or more beneficiaries mentioned would not be legal heirs (a legal heir is a person who has a right to inheritance according to the legal order), these persons must be made heirs **by will/testament or deed of inheritance and a part of the succession must be attributed to them (shares or %)**. In any case, it can only be a question of people who have in a concrete situation an effective status of heir.

I request the following change in the order of succession of the persons listed under items 3 to 5:

New beneficiary in 3rd place	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
New beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
New beneficiary in 4th place	Beziehung zum Versicherungsnehmer **	Geb.-Datum, Geburtsland
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
New beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
New beneficiary in 5th place	Beziehung zum Versicherungsnehmer **	Geb.-Datum, Geburtsland
Name, Given name, All nationalities	Address and postcode, country	share * (in %)
New beneficiary	Relationship to policyholder **	Date of birth, Country of birth
Name, Given name, All nationalities	Address and postcode, country	share * (in %)

[*] If you wish a specific distribution of the credit balance to the beneficiaries listed above, please specify the distribution.
Please note that the total of all percentages must amount to 100. If no share is entered for beneficiaries in the same position, The benefits are divided equally between these beneficiaries.

** Examples: parents, brother, sister or friend (as appointed heir)

Place, Date

Signature of the Policyholder