

Pensionskassen Novartis
Vorsorgeberatung
WSJ-791.4
Postfach
CH-4002 Basel

Sequence of beneficiaries

Insured person
Pers. no

The regulations¹ provide for the following sequence of beneficiaries (excerpt from the regulations of Novartis Pension Fund 1, Art. 15 Paragraphs 5-7):

Abs. 5. Persons with entitlement, regardless of inheritance law, are:

- a) the spouse and the children of the deceased insured person who are entitled to an orphan's pension from the Pension Fund,
- b) in the absence of beneficiaries as defined under a) persons who can prove to have been supported to a substantial degree in the last 2 years by the deceased insured person or the person who lived without interruption in a domestic partnership with the deceased insured person for the last five years until death with a mutual obligation of support or who are required to support one or more children from the relationship
- c) in the absence of beneficiaries as defined under a) and b) the other children, the parents or siblings of the deceased insured person.

Abs. 6. The insured person may change the groups of beneficiaries listed in Paragraph 5 as follows at anytime in a written notification to Pension:

- a) If persons defined under Paragraph 5 lit. b) exist, the insured person may combine the beneficiaries defined under Paragraph 5 lit. a) and b).
- b) If no persons defined under Paragraph 5 lit. b) exist, the insured person may combine the beneficiaries defined under Paragraph 5 lit. a) and c).
- c) If no persons defined under Paragraph 5 lit. a) exist, the insured person may combine the beneficiaries defined under Paragraph 5 lit. b) und c).

The notification must be submitted to Pension Fund during the lifetime of the insured person.

Abs. 7. The insured person may send a written communication to the Pension Fund defining any entitlements of the beneficiaries within a beneficiary group (Paragraphs 5 and 6) as he/she wishes. If no communication is received from the insured person, the lump sum on death falls equally to all beneficiaries within a beneficiary group. The communication must be submitted to the Pension Fund during the lifetime of the insured person.



Insured person
Pers. No.

Marital status

The insured person wishes to make the following amendment to the sequence of beneficiaries
(surname, first name, date of birth and address of beneficiary):

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Place, Date

Signature

¹ In the absence of instructions to the contrary, this request for an amendment to the sequence of beneficiaries in Novartis Pension Fund 1 also applies to any survivors' benefits from Novartis Pension Fund 2 (art. 12 para. 3-5 of the regulation of the Novartis Pension Fund 2) and from the Novartis Management Pension Fund (art. 15 para. 5-7 of the regulation of the Novartis Management Pension Fund).