

Fact Sheet: Cohabitation

In its pension fund regulations, the GRANO Collective Foundation declares that the cohabiting partner will have equal status to a spouse, provided that the conditions set out in this fact sheet are fulfilled. This raises the question: "What is cohabitation and what criteria need to be met in order to ensure that the cohabiting partner is taken into account in case of a partner's death?"

A life partnership (cohabitation) is not a precise, legally defined term. According to today's case-law, the following criteria are required to establish a life partnership:

- The existence of an intellectual-emotional shared destiny (inner bond of the partnership) that is intended to be long term
- A firm and exclusive "couple" relationship with mutual faithfulness
- Deep commitment and support
- Shared living area, bed and bank accounts

In addition to these criteria,

- the partners must have been living in the life partnership without a separation for the five years prior to the death of the insured person;
- the surviving partner may not be receiving any widower's or cohabiting partner's pension (Art. 20a BVG);
- the insured must register the partner in writing with the Foundation during his or her lifetime;
- the cohabiting partner must submit the corresponding claim within three months at the latest of the death of the insured person.

Please take care to inform the GRANO Collective Foundation about your cohabiting partner. You can find a sample cohabitation contract on our homepage (www.stiftung-grano.ch) under the heading "Kundenservice/Merkblätter". You may use this as a template and send it to the GRANO Collective Foundation. As soon as your cohabitation is registered, you will receive due confirmation.

Your customer service representative will gladly assist you for any further questions.