

FAQs for the regulation changes effective 1 January 2026

Question	Answer	Topic
1	<p>Who receives a lump-sum death benefit?</p> <p>If an actively insured person dies:</p> <ul style="list-style-type: none"> - Your spouse - If not a spouse, then your partner, if registered with comPlan using the form (before death!) and/or the person you significantly support (registered using the form). - If not a partner, then your children, no matter how old they are - If not children, then your parents - If no parents, then your siblings <p>If a person drawing a pension dies:</p> <ul style="list-style-type: none"> - No lump-sum death benefit is paid out 	Lump sum payable on death
2	<p>Are there any conditions for entitlement to the lump-sum death benefit?</p> <ul style="list-style-type: none"> - Spouse – none - Partner: <ul style="list-style-type: none"> - Beneficiary registered with comPlan - Had an uninterrupted civil partnership with a joint household for the last five years before death (no requirement for the same official place of residence) - No spouse/partner pension from another pension fund. - Children – none - Parents – none - Siblings – none <p>The entitlement only exists if there is no person ahead of them in the beneficiary order of precedence.</p>	Conditions for the lump-sum death benefit

3	How high is the lump-sum death benefit?	<p>This must be calculated individually per insured person. This is because it depends on whether pension benefits (spouse, partner, children) are provided or not.</p> <p>The basis is the available retirement capital at the time of death. All pension benefits (present value) are deducted from this amount. The remaining amount (at least 100% of the last insured salary & any additional lump-sum death benefit) is then paid to the</p> <ul style="list-style-type: none"> - Spouse - Registered partner (via form) - Children <p>(in that order).</p> <p>If there is no one in these categories, any additional lump-sum death benefit will be paid out to parents or siblings.</p> <p>Ex. 1:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Existing ret. assets</td> <td style="text-align: right;">1,000,000</td> </tr> <tr> <td>Spouse's pension present value</td> <td style="text-align: right;">– 500,000</td> </tr> <tr> <td>Child's pension present value</td> <td style="text-align: right;">– 250,000</td> </tr> <tr> <td>Lump-sum death benefit</td> <td style="text-align: right;">250,000</td> </tr> </table> <p>Ex. 2:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Existing ret. assets</td> <td style="text-align: right;">1,000,000</td> </tr> <tr> <td>Partner pension present value</td> <td style="text-align: right;">– 850,000</td> </tr> <tr> <td>Child pension present value</td> <td style="text-align: right;">– 350,000</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">– 200,000</td> </tr> </table> <p>=> Lump-sum death benefit corresponds to 100% of the last insured salary</p>	Existing ret. assets	1,000,000	Spouse's pension present value	– 500,000	Child's pension present value	– 250,000	Lump-sum death benefit	250,000	Existing ret. assets	1,000,000	Partner pension present value	– 850,000	Child pension present value	– 350,000	Total	– 200,000	Lump sum payable on death
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4	Will I also receive a lump-sum death benefit if I do not receive a spouse's pension, e.g. because I have not been married for five years?	<p>Yes. Other conditions are defined for the payment of the lump-sum death benefit. A spouse or registered partner who does not fulfil the requirements for a pension can receive a lump-sum death benefit if the conditions for this are met.</p> <p>Adult children who are no longer entitled to a pension can also receive a lump-sum death benefit.</p>	Lump sum payable on death																
5	Will my children receive a lump-sum death benefit if my wife is still alive?	No. The wife comes before the children in the order of precedence for the lump-sum death benefit. She will receive the lump-sum death benefit.	Lump sum payable on death																
6	I have registered my partner with comPlan. However, we don't live in the same place. Will she still receive a lump-sum death benefit?	Yes, if the civil partnership has existed for at least five years. A joint household is a condition for payment of the lump-sum death benefit, but having the same official place of residence is not.	Lump sum payable on death																
7	Can I decide who should receive my lump-sum death benefit?	No. The beneficiary order of precedence is defined in the regulations and cannot be changed.	Lump sum payable on death																

8	Where can I see how much the lump-sum death benefit would be in my case?	comPlan online offers the possibility to carry out this simulation from November 2025. You have to enter data about your family there and can then perform the calculation as of today (the day of the simulation). (For simulations in 2025, the calculation takes place as of 1 January 2026)	Simulation of the lump-sum death benefit												
9	If I die in December 2025, which regulations will apply?	In this case, the regulations that go into effect on 1 January 2026 will apply.	Lump sum payable on death												
10	Can the spouse's pension be drawn as a lump sum?	<p>Yes. The spouse's pension can now be paid out in full or in part as a lump sum. The lump-sum withdrawal is capped and amounts to a maximum of the existing retirement assets at the time of death. Any remaining amount must be drawn in the form of a pension.</p> <p>Ex. 1:</p> <table data-bbox="603 757 1166 864"> <tr> <td>Existing retirement assets</td> <td>1,000,000</td> </tr> <tr> <td>Spouse's pension present value</td> <td>700,000</td> </tr> <tr> <td>Spouse's pension lump sum</td> <td>700,000</td> </tr> </table> <p>Ex. 2:</p> <table data-bbox="603 936 1166 1043"> <tr> <td>Existing retirement assets</td> <td>1,000,000</td> </tr> <tr> <td>Spouse's pension present value</td> <td>1,200,000</td> </tr> <tr> <td>Spouse's pension lump sum</td> <td>1,000,000</td> </tr> </table> <p>The remaining 200,000 is paid out as a spouse's pension.</p>	Existing retirement assets	1,000,000	Spouse's pension present value	700,000	Spouse's pension lump sum	700,000	Existing retirement assets	1,000,000	Spouse's pension present value	1,200,000	Spouse's pension lump sum	1,000,000	Spouse's pension as a lump sum
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11	If I draw the spouse's pension as a lump sum, will I still receive a lump-sum death benefit?	<p>Yes. The spouse's pension and the lump-sum death benefit are two different benefits. If you fulfil all the requirements, you can receive the spouse's pension as a lump sum and a lump-sum death benefit. (the present value of the spouse's pension is simply deducted from the lump-sum death benefit, which is therefore lower)</p> <p>Ex.:</p> <table data-bbox="603 1507 1166 1615"> <tr> <td>Existing retirement assets</td> <td>1,000,000</td> </tr> <tr> <td>Spouse's pension present value</td> <td>700,000</td> </tr> <tr> <td>Lump-sum death benefit</td> <td>300,000</td> </tr> </table> <table data-bbox="603 1648 1166 1715"> <tr> <td>Spouse's pension lump sum</td> <td>700,000</td> </tr> <tr> <td>Total capital</td> <td>1,000,000</td> </tr> </table>	Existing retirement assets	1,000,000	Spouse's pension present value	700,000	Lump-sum death benefit	300,000	Spouse's pension lump sum	700,000	Total capital	1,000,000	Spouse's pension as a lump sum		
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Total capital	1,000,000														
12	Can I draw my partner's pension as a lump sum?	Yes. The partner's pension can be drawn as a lump sum in the same way as the spouse's pension.	Partner's pension as a lump sum												
13	Can the savings option be changed monthly?	Yes, you can choose between three savings options in comPlan online. The change will take effect on the first day of the following month.	Savings options												

14	Can my spouse also sign directly at comPlan? (no confirmation by notary or local authority)	<p>Yes, this is possible. They must make an appointment with us and the wife or husband must appear in person. A passport or ID is required.</p> <p>This applies to signatures for lump-sum withdrawals, advance withdrawal for the purchase of residential property, and cash payment of vested benefits.</p>	On-site signature at comPlan
15	What are the deadlines for registering a lump-sum withdrawal on (partial) retirement?	<p>From 1 January 2026, the one-month registration period will no longer apply. The application for payment as a lump sum must be submitted by the end of the last month before retirement.</p> <p>Example: retirement on 1 July. The lump-sum payment request must be submitted by 30 June.</p>	Deadline for lump-sum withdrawal for (partial) retirement