

## Regulation provisions valid as of 1 January 2016

### 1. Introduction

- 1.1. The European Organization for Nuclear Research (hereinafter CERN) has agreed, on behalf of its Pension Fund, a group insurance contract with Helvetia Swiss Life Insurance Company Ltd (hereinafter Helvetia).
- 1.2. Optional affiliation is reserved exclusively for recipients of retirement or disability pensions paid by the Pension Fund. Beneficiaries must have been affiliated to the life insurance plan as a member for at least 5 years prior to their retirement

### 2. Admission to the insurance; amendment to the insured capital

- 2.1. Admission is granted without a risk assessment and on the basis of the transfer form that has been duly signed by the Pension Fund and the insured person and becomes effective on the date of the retirement. The transfer form is considered to be a statement of insurance.
- 2.2. The amount of the lump sum death benefit can be reduced at any time, including at the time of transferring, taking effect on the 1st of a month, however, it can never be increased. The insured person may request a reduction of the lump sum death benefit by completing a new form and observing a notice period of at least 30 days before the amendment takes effect.
- 2.3. CERN and the Pension Fund accept no liability, namely with regard to the eligible parties and the declarations that have been completed by the insured persons.

### 3. Cancellation

- 3.1. The insured person can make a request in writing to cancel the insurance at the end of a calendar month, if the notice period of at least 30 days has been observed.
- 3.2. Insurances in the case of death do not have a surrender value.

### 4. Tariff age

At the conclusion of or following an amendment to the insurance the tariff age corresponds to the difference between the year in which this occurs and the year of birth of the person concerned.

For subsequent insurance years, the tariff age is calculated in the same way as for the previous years, on 1 January.

### 5. Type and amount of benefit

- 5.1. The insured benefit consists of a lump sum death benefit of the insured person that arises before the final age or the termination of the insurance.
- 5.2. The amount of the lump sum death benefit is determined in an agreement between the Pension Fund and the interested party. It corresponds to a multiple of CHF 10'000.-, and cannot exceed CHF 1'500'000.
- 5.3. The insured lump sum death benefit will not exceed the amount which was covered before the end of employment with CERN.

### 6. Beneficiary clause

- 6.1. In case of death the capital is paid as follows  
to the spouse, even if separated, or to the person named in a partnership agreement that meets the definition of the CERN Staff Rules and Regulations, in the absence of whom  
to the children, in the absence of whom  
to the father and mother, in the absence of whom  
to the other legal heirs.
- 6.2. As an exception to the above article 6.1, the Insured person may designate one or multiple beneficiaries of his/her choice by written notice to the Pension Fund, either at the time of the transfer or at a later point in time during his/her insurance membership.  
The beneficiary must be clearly identified (surname, first name, date of birth, address).  
Where the wording of the beneficiary clause is not clear or ambiguous or if there are no designated beneficiaries left, article 6.1 above is applied by the insurer.
- 6.3. The capital is released as soon as the eligible parties have produced:  
the official death certificate  
a medical report or certificate specifying the cause of death (form provided by Helvetia)  
a document certifying the identity of the eligible parties  
if required, an inheritance certificate.

### 7. Premium

The premium to be paid by the insured person is deducted by the Pension Fund from the pension. It is determined on 1st January each year on the basis of the above mentioned tariff and remains unchanged until the following 31st December, subject to an amendment to the insured lump sum death benefit.

### 8. Surplus

The surplus is taken into account in the risk premium.

### 9. Special provisions

- 9.1 The amount of the premiums and benefits is determined in Swiss francs. The benefits are paid directly by Helvetia to the eligible parties. They may not be transferred or pledged.
- 9.2 The beneficiary clause listed under 6 is irrevocable and may not be amended in any way.

### 10. Amendments

The Pension Fund reserves the right to amend these regulations, in particular if the tariffs on which they are based have changed.

**Lump sum death benefit payable in the event of sickness or accident**  
**Tariff valid from 01.01.2022**

Premium charged per CHF 10'000 of insured lump sum death benefit.

Tariff age	Monthly premium		Tariff age	Monthly premium	
	Man	Woman		Man	Woman
15	1	1	71	15	7
16	1	1	72	16	8
17	1	1	73	17	9
18	1	1	74	19	10
19	1	1	75	20	11
20	1	1	76	22	12
21	1	1	77	24	13
22	1	1	78	26	15
23	1	1	79	29	16
24	1	1	80	31	18
25	1	1	81	42	22
26	1	1	82	45	24
27	1	1	83	49	27
28	1	1	84	54	30
29	1	1	85	58	34
30	1	1	86	64	37
31	1	1	87	69	42
32	1	1	88	75	46
33	1	1	89	82	51
34	1	1	90	89	57
35	1	1	91	97	64
36	1	1	92	106	71
37	1	1	93	115	79
38	1	1	94	125	87
39	1	1	95	136	97
40	1	1	96	136	97
41	1	1	97	136	97
42	1	1	98	136	97
43	1	1	99	136	97
44	1	1	100	136	97
45	1	1	101	136	97
46	1	1	102	136	97
47	2	1	103	136	97
48	2	1	104	136	97
49	2	1	105	136	97
50	2	1	106	136	97
51	3	2	107	136	97
52	3	2	108	136	97
53	3	2	109	136	97
54	4	2	110	136	97
55	4	2	111	136	97
56	5	3	112	136	97
57	5	3	113	136	97
58	6	3	114	136	97
59	6	3	115	136	97
60	7	3	116	136	97
61	7	4	117	136	97
62	8	4	118	136	97
63	8	4	119	136	97
64	9	4	120	136	97
65	9	4	121	136	97
66	10	4	122	136	97
67	10	5	123	136	97
68	11	5	124	136	97
69	12	6	125	136	97
70	13	6			