

Do you cohabit with a partner and are unmarried / in an unregistered life partnership?

What you need to know about retirement provision

Cohabiting with a partner without being married or living in a registered partnership offers couples a great deal of flexibility and independence. However, there is a lack of clear legal frameworks governing the rights and obligations of both parties. Unlike in marriage, for example, there is no legal obligation to support one another. Furthermore, in medical emergencies, cohabiting partners do not automatically receive information, nor can they automatically represent the other person's interests. In addition, the Swiss pension system is primarily geared toward married couples. For unmarried cohabiting couples, this can lead to disadvantages in various areas – such as protection in the event of death or in relation to retirement provision.

Switzerland's three-pillar system

The Swiss pension system is based on the three-pillar principle. This is intended to ensure that you are covered in the event of retirement, disability or death. The three components are closely interlinked. Historically, the three-pillar system is designed for married couples. That is why unmarried couples are often at a disadvantage.

Below, you'll learn what the main differences are – and how you, as a cohabiting couple, can still provide each other with adequate financial security.

1st pillar: No benefits for the surviving partner

Unlike married couples, cohabiting couples cannot count on benefits from the 1st pillar upon the death of a partner: There is no widow's or widower's pension. All the same, surviving children receive an orphan's pension, since children born out of wedlock are treated the same as those born in wedlock.

One advantage for cohabiting couples under the 1st pillar is that, upon retirement, they receive two individual pensions of up to CHF 2,520 each, so a total of CHF 5,040. Married couples, on the other hand, receive a joint pension of up to CHF 3,780 (150 percent).

2nd pillar: Benefits are not guaranteed

In the 2nd pillar (BVG) as well, benefits are not guaranteed; rather, their payment depends heavily on the pension plan's regulations. Every person must check for themselves whether a widow's or widower's pension will be paid out by their pension fund. Many pension plans base their benefits on how long the couple has been living together. Under the Swiss Law on Accident Insurance (LAI), there is no widow's or widower's pension for cohabiting partners.

Tip: Ask your pension fund

Check directly with your pension fund to find out what their rules are and whether, as a cohabiting partner, you have a say in who receives survivors' benefits.

3rd pillar: Beneficiary designation only possible in pillar 3b

In restricted pension plans (pillar 3a), there are strict beneficiary rules that are based on the statutory order of succession. Only in unrestricted pension plans (3b) can a life partner be designated as a beneficiary.

Tax benefits compared to married couples to be lost

Currently, many cohabiting couples enjoy tax benefits because their incomes are taxed separately, unlike those of married couples. This benefits couples with similar incomes the most. Because the referendum on individual taxation was passed in March 2026, married couples will also be required to file two separate tax returns in future.



Pension gaps

Separation: No entitlement to retirement assets

Cohabiting partners who separate are in a worse position than couples who divorce. In the event of a separation, there is no legal claim to the retirement assets that the partners accumulated in the 1st and 2nd pillars during their time together. This is particularly disadvantageous for the person who worked reduced hours during the relationship and, for example, was primarily responsible for caring for children.

Inheritance law

Cohabiting couples also need to be careful when it comes to inheritance law: In the absence of a will or inheritance agreement, the spouse or registered partner inherits first, followed by children and blood relatives. However, a cohabiting partner has no statutory right to inherit.

That is why it is especially important for cohabiting couples to draw up a will or an inheritance agreement. Since 2023, it has been possible to distribute larger portions of one's estate with greater freedom; this applies even if there are statutory heirs, such as a spouse or children. If there is neither a spouse nor any children, the cohabiting partner may even be named as the sole heir.

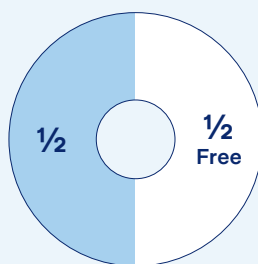
Tip: Review your last will and testament

Did you make a binding last will and testament before 2023? Then you should check it again. Although your will or inheritance agreement remains valid, the new law provides for different mandatory shares – which opens up new opportunities for you as a cohabiting couple.

Deceased person leaves behind:

- Cohabiting partner
- Children

Inheritance goes to:



- Cohabiting partner
- Parents



Affordability of home ownership

Are you planning to buy a residential property or have you already found your dream home? This is when good insurance coverage is especially important.

Cohabiting partners do not enjoy the same protection as married couples in the event of a tragedy, such as a serious illness or even death. That is why private insurance covering one another is very important. A disability pension can help you fill any gaps in your coverage under the 1st and 2nd pillars. You should definitely take out risk life insurance under pillar 3b, because that is the only way you can name your cohabiting partner as the beneficiary.

Legal documents to enhance mutual security

Cohabitation agreement – governs cohabitation and financial matters

A cohabitation agreement is recommended for any unmarried couple, especially if they have children, one partner works part-time or they own residential property. This is a private-law agreement for unmarried couples in Switzerland, designed to provide legal protection for their life together and financial arrangements.

Lasting power of attorney – addresses personal, financial and legal matters

With a lasting power of attorney, you designate who will represent you if you become incapable of making judgments – for example, following a stroke, if you fall into a coma or if you develop dementia. In such situations, you can appoint a trusted person you know – or even several people for different tasks. This allows you to determine who takes care of your personal well-being, who will manage your finances and who will represent you in dealings with authorities or institutions. In this way, you can grant your cohabiting partner more rights.

Advance care directive or living will – governs medical decisions

This supplements the lasting power of attorney from a medical perspective. In your living will, you specify which treatments you want – and which you do not want. At the same time, you can appoint a person to represent your interests vis-à-vis doctors. Here too, a cohabiting partner may be named.

