



Delta Lloyd Life Belgium

Reliability. Flexibility. Simplicity. We offer more than insurance.

- Founded in 2001
- Major player in Belgium for group life insurance and pension
- Rated A+ by S&P (2014)
- Total premium income 2013: EUR 838 million (thereof EUR 482 million in group business)
- Solvency ratio (2013): 213%
- Distribution organization: mainly via brokers , independent actuarial consultancies , bank insurance partnership as well as a dedicated own sales force of employee benefit consultants
- Member of the Swiss Life Network since 1962

RELIABILITY

- Delta Lloyd Life is part of the Delta Lloyd Group, the third largest Dutch financial services provider and among the top 5 players in Employee Benefits
- Long-standing client relationship: average corporate client relationship in excess of 10 years
- Market leading cafeteria plans

FLEXIBILITY

- Special benefits and solutions: separate accounts for large clients combining both insurance branches 21 (guaranteed interest rates) and 23 (Unit linked) to ensure customized asset allocation to match clients' liability profile (duration, maturity, etc.)
- Customised Service Level Agreements
- Volume discount on administration charges granted on the basis of the total annual premium.
- Local experience rating available for large groups if not pooled

SIMPLICITY

- One dedicated English speaking point of contact for all local requests and inquiries
- MyWorkplace: user-friendly and very secure state-of-the-art interface allowing an employer to administer the benefit schemes
- Extensive information available for staff with emphasis on individual pension and financial planning
- Assistance to clients and consultants in observing different accounting standards (delivery and processing of data and other requirements)

COVERAGE AND PRODUCTS

Types of Employee Benefits:

- * Old Age Pension / Lump Sum
- * Disability Pension / Lump Sum (rider)
- * Group Life & Survivors' Pension
- * Accidental Death & Dismemberment (rider)
- * Endowment

Financial Products:

- * Deposit Administration
- * Pooled Investment Funds
- * Company-Specific Portfolios
- * Separate Accounts

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- * Coverage available and poolable (if more than 10 plan members)
 - * Product available

Contact