



Swiss Life Germany

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

- Founded in 1866; part of the Swiss Life Group
- Major foreign player in Germany for life & pension cover for corporate and individuals
- Premium income in 2013 amounted to EUR 1.5 billion, of which 22% consisted of corporate business
- Extensive distribution power with 3'200 certified advisors and 6'100 agents based in 400 agencies
- Founding member of Swiss Life Network since 1962

RELIABILITY

- More than 150 years of expertise in pension and life insurance (corporates and individuals)
- Leading foreign life insurer in Germany
- Market share of approximately 13% of all new group pension business, 15% of all new group risks, and about 12% of all new coverages for chief executives or principals of German limited companies
- Serves approximately 100,000 German pension clients including both group and individual arrangements
- Repeatedly voted by brokers as one of the best providers of occupational pension plans and pension vehicles

FLEXIBILITY

- Tailor-made benefit plans for all company types and sizes
- Specialist in occupational pension and in transfer of pension obligations to external carriers
- Offers the complete range of funding vehicles for corporate business
- Dividends on group insurance with savings element in excess of the technical interest rate; dividends on risk premiums between 30% and 70% for disability and death
- Local experience rating is possible for gross premium higher than EUR 500,000
- Collective survivors' pension tariffs which assure simplified administration are available.

SIMPLICITY

- One dedicated multi-lingual point of contact
- Holistic service approach (one face to the customer)
- Administration Service Only plans are offered by subsidiary SLPM GmbH

COVERAGE AND PRODUCTS

Types of Employee Benefits:

- * Old Age Pension / Lump Sum
- * Disability Pension
- * Group Life & Survivors' Pension
- * Endowment
- * Medical

Financial Products:

- * Deposit Administration
- * Company-Specific Portfolios
 - o Actuarial Services
 - o Administration Service Only

- * Coverage available and poolable
- * Product available
 - o Product available via associate