



Zwitslerleven Netherlands

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

- Founded in 1901; since 2008, part of the SNS Reaal Group
- Major player in the Netherlands for life insurance and pension
- Rated A- (negative) by S&P (Rating of SRLEV N.V.*)
- Gross premium income of EUR 1,075 million (2013)
- Solvency ratio (2013): 187% (Solvency ratio of SRLEV N.V.)
- Distribution organization: Distribution through (independent) brokers and consultants
- Member of the Swiss Life Network since 1962

* SRLEV N.V. = SNS REAAL's life insurance company made of Zwitslerleven and REAAL Life Insurance

RELIABILITY	FLEXIBILITY	SIMPLICITY
<ul style="list-style-type: none"> • Market share Q4 2013: 14.6% • Most responsible insurer in 2012 and 2013 	<ul style="list-style-type: none"> • Compulsory and voluntary employee benefit cover: retirement, death, disability • Full range of investment vehicles (including life-cycle funds) • Modular standard and customized plans for all company types and sizes • Full range of employee communications solutions and tools 	<ul style="list-style-type: none"> • One dedicated point of contact for all local requests and inquiries • Most straightforward and convenient administration system in the market, with online facilities for broker, employer and employee • Helpdesk for employees

COVERAGE AND PRODUCTS

Types of Employee Benefits:

- * Old Age Pension / Lump Sum / (Defined benefits / Defined contribution)
- * Disability Pension / Lump Sum (rider)
- * Group Life & Survivors' Pension
- * Endowment

Financial Products:

- * Pooled Investment Funds
- * Company-Specific Portfolios
- * Separate Accounts
- * IFRS Product
- * ALM Tooling

- * Coverage available & poolable
- * Product available

Contact