

Reinsurance of death and disability risks – Swiss Life Company Flatrate

Swiss Life’s (partially) congruent flat-rate risk reinsurance provides your employee benefits institution with customised protection against the financial consequences of the biometric death and disability risks. We tailor our offer to your individual requirements and to the pension fund regulations of your foundation.

Your situation

You want certainty when financing regulatory disability and death benefits while continuing to manage the savings component yourself. You value a risk-based premium, a flexible contract term and a simple administrative process.

Our solution

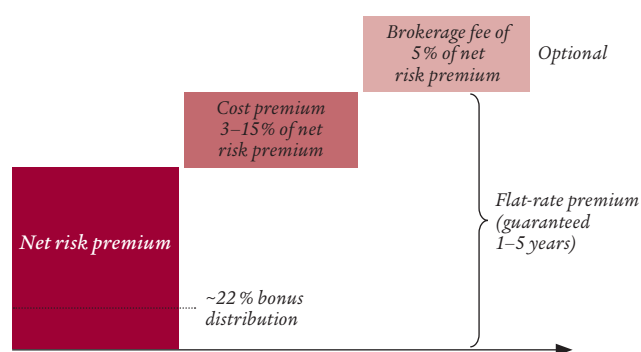
Swiss Life Company Flatrate (from 50 insured persons) is the right choice for you if you would like volatile risk costs to be kept at a constant level with a predictable risk premium. Depending on the model, the risks of death and disability are reinsured by Swiss Life in full (regulation coverage) or in part. You decide whether the contract should include compensation (brokerage fee) for an insurance broker.

If you have any questions about claims or your contract, you will receive individual support from a single source. This is ensured by our risk reinsurance advising.

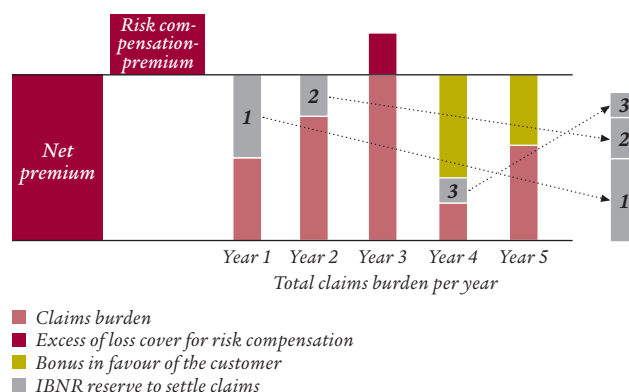
You can select from two bonus models:

1. Legal quote includes an annual bonus from the group of all affiliated companies regardless of the foundation’s individual claims experience.

The bonus for 2019 was 22% for 2019 and averaged 18% of the risk premium over the past three years (2017 – 2019).



2. The individualised bonus calculation (IBC) is suitable for larger foundations of 100 people or more with a better than average claims experience. Your claims burden is offset against the risk premium, and a waiting period reserve is accumulated. This is used to pay any claims that arise during the contract term, but the waiting period does not expire until after the end of the contract. The unused proportion is reimbursed in full.



If you do not make a claim, you will be reimbursed up to 100% of the net premium.

What makes this insurance solution unique?

- Depending on the model, you can choose between full (regulation coverage) or partial reinsurance of the risks of death and disability.
- The premium rate, which is based on an individual tariff tailored to your company, is guaranteed for the contract term (1 – 5 years).
- You can budget for the insurance costs (flat-rate premium) as the rate is guaranteed over the whole contract term.
- You benefit from a very simplified administrative process (flat-rate premium) regardless of the bonus model, as you only have to report the portfolio of employees to be insured once a year.
- Reinsurance increases your foundation's risk capacity (reduction in the actuarial reserves) and thus also improves the cover ratio.
- The longevity risk can be transferred to Swiss Life (purchase of retirement benefits).
- You continue to be free to define your investment strategy.

Our offer

Foundation	<ul style="list-style-type: none"> • Company foundations • Employee benefits institutions of associations • Collective foundations <p><i>Starting from 50 insured persons</i></p>
Management	Foundation and/or manager acting on behalf of the foundation
Scope of benefits	We match the insurance benefits to your pension fund's needs (regulatory risk benefits).
Risk process	<ul style="list-style-type: none"> • Swiss Life covers death and disability risks either in full or in part • The mandatory cost-of-living adjustment can be insured voluntarily • A flat-rate premium rate is set and guaranteed upon conclusion of the contract • Annual notification of headcount; no further changes (except for disability and death)
Savings process	Foundation autonomy
Investment process	The foundation defines the investment process autonomously and bears the investment and interest rate risk itself.
Financing	Contributions are payable annually in advance at the start of the calendar year.
Contract term	1 to 5 years
Special features	<ul style="list-style-type: none"> • Both all-inclusive BVG benefits and purely supplementary benefits can be insured • Purchase of retirement pensions can be optionally insured • Option with/without compensation (brokerage fee)

*Don't compromise when it comes to your employee benefits.
Trust in our experience.*



Further information and individual advice

Are you interested in Swiss Life Company Flatrate? Your advisor will be happy to provide further details.



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