



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 impact of biometric death and disability risks. We tailor our product to your individual requirements and to the pension fund regulations of your foundation.

Your situation

You want security in covering regulatory disability and death benefits while continuing to manage the savings component yourself. You value a risk-appropriate premium, a flexible contract term and simple administrative processes.

Our solution

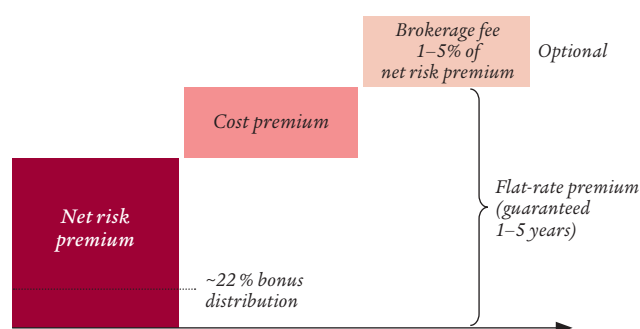
Swiss Life Company Flatrate is the right choice for you – starting at 50 insured persons – if you want to keep volatile risk costs constant via a predictable risk premium. Depending on the model, the risks of death and disability are fully (regulation coverage) – or on request, partially – reinsured by Swiss Life. You determine whether the contract includes compensation (brokerage fee) for an insurance broker and whether you wish to insure the mandatory cost-of-living adjustment.

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

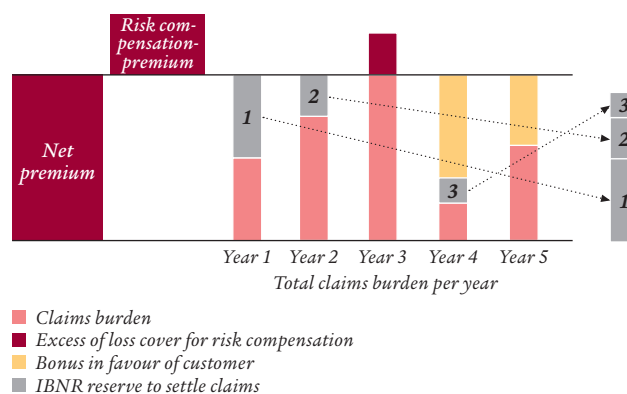
You can choose from two bonus models:

1. Legal quote (statutory distribution ratio): includes an annual bonus from all affiliated companies and foundations irrespective of the individual claims situation.

This has consistently amounted to 22% of the risk premium in recent years.



2. The individualised calculation of bonuses (ICB) is suitable for larger foundations of 100 people or more with an above-average claims experience. The calculation is based on a comparison between the risk premiums paid and the claims incurred. The unused portion, minus a contribution to cover excess claims at any time (= premium for risk compensation), goes to the foundation as a bonus once the IBNR claims reserves have been fully established. The latter are used to settle any losses which occur during the contract term but whose waiting period does not expire until after the end of the contract (known as IBNR claims).



If there is no claim, the entire risk premium minus the premium for risk compensation will be refunded. In addition, the IBNR claims reserve is also reimbursed following termination of the contract if no IBNR claims occur.

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 is guaranteed for the contract term (1–5 years) and corresponds to the individual premium rates for your foundation.
- You can budget for the insurance costs (flat-rate premium) as the rate is guaranteed over the whole contract term.
- Regardless of the bonus model, you will benefit from very simplified administrative processing (flat-rate premium), as you only need to report the number of employees to be insured once per year.
- Reinsurance increases your foundation's risk capacity (reduction in the technical provisions) and thus also improves the cover ratio.
- You continue to be free to define your investment strategy.
- Cost of living adjustments can also be insured as an option.
- If necessary, the longevity risk can also be transferred to Swiss Life (purchase of retirement benefits).

Overview of Swiss Life Company Flatrate

<i>Foundation</i>	<ul style="list-style-type: none"> • Company foundations • Employee benefits institutions of associations • Collective foundations <i>From 50 insured persons</i>
<i>Management</i>	Foundation and/or manager acting on behalf of the foundation
<i>Scope of services</i>	We match the insurance benefits to your pension fund's needs (regulatory risk benefits).
<i>Risk process</i>	<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 defined upon conclusion of the contract and guaranteed for the agreed contract term • Annual reporting of headcount; no further reporting of changes (except disability and death)
<i>Savings component</i>	Foundation autonomy
<i>Investment process</i>	The foundation defines the investment process autonomously and bears the investment and interest rate risk itself.
<i>Financing</i>	Premiums are payable annually in advance at the start of the calendar year.
<i>Contract term</i>	1–5 years
<i>Special information</i>	<ul style="list-style-type: none"> • Pure BVG benefits are also insurable • Purchase of retirement pensions can be optionally insured • Choice between with or without compensation (brokerage fee)

*Don't compromise when it comes to your occupational provisions.
Trust in our experience.*



More information and personal advice for a financially self-determined life.

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



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