

# Reinsurance of death and disability risks

## *Swiss Life Stop Loss*

*Autonomous pension funds have to bear the biometric risks of death and disability themselves. Comprehensive risk management is therefore very important. It can make sense to reinsure fluctuating annual risk costs via a reliable partner so that your pension fund does not unexpectedly get into difficulties and you gain additional flexibility.*

### Your situation

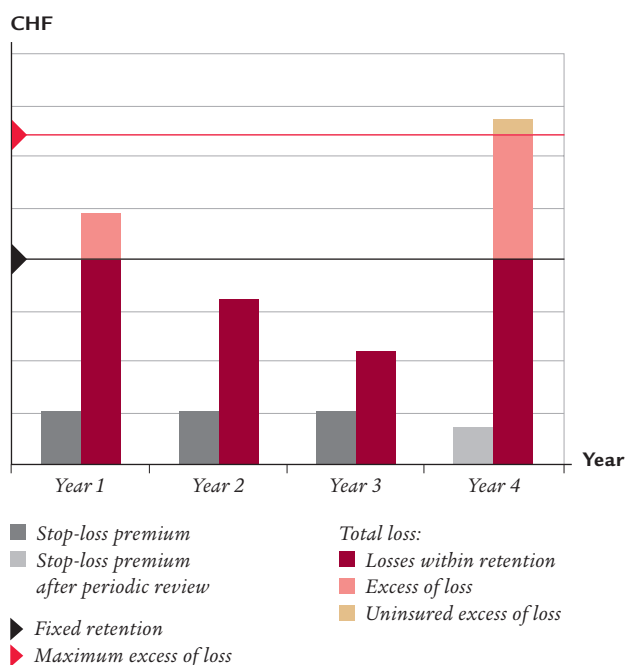
You want to limit the financial impact of disability and death benefits as required by regulations while continuing to manage the savings components yourself. You value a risk-appropriate premium, a flexible contract term and simple administrative processing.

### Our solution

*Swiss Life Stop Loss* is the right choice if your pension fund has over 100 insured persons and you prioritise increasing its risk capacity. You determine what proportion of the total loss (total of all lump-sum payments and present values of pensions in the event of disability and death) you wish to cover and what proportion of the claims burden exceeding the retention (excess of loss) you would like to cover. Disability and death benefits are reinsured by Swiss Life to the extent of the ratio defined in your solution.

We provide support tailored to your needs from a single source. This is ensured by our risk reinsurance advisory services.

### Swiss Life Stop Loss at a glance



- Total loss is the sum of all individual losses resulting from new occurrences of death or disability (per year).
- The retention corresponds to that portion of the overall loss to be borne by the pension fund itself.
- If the total loss exceeds the agreed retention, Swiss Life will assume the excess of loss up to the agreed maximum.
- You enjoy fixed conditions during the contract term; these can be reviewed when the foundation's actuarial bases are adjusted.

## What makes this employee benefits solution unique?

- You decide what level of reinsurance you require.
- The premium rate calculated individually for your foundation remains guaranteed for the contract term (1–5 years).
- Losses are assessed on the actuarial basis of your pension fund.
- You benefit from a highly simplified administrative process as you only have to report the headcount (overall payroll/number of persons to be insured) and any claims that occurred once a year.
- Reinsurance increases your foundation's risk capacity (higher level of security) and thus also improves the cover ratio.

## Pension fund balance sheet

Assets	Liabilities	
Investments	Mathematical reserve	Mathematical reserve
	Technical provisions	Technical provisions
	Free funds	Free funds
	Without Swiss Life Stop Loss	With Swiss Life Stop Loss

Technical provisions are not required to be any higher than the maximum possible amount of the retention.

## Our offer

<i>Foundation</i>	Company foundations From 100 insured persons
<i>Management</i>	Foundation and/or manager acting on behalf of the foundation
<i>Scope of services</i>	We match the insurance benefits to the risk profile of your pension fund.
<i>Risk process</i>	Hedging of claims exceeding the defined retention (excess of loss).
<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>Conversion rate and interest rates (retirement savings / projection)</i>	Determined by the foundation.
<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>	Improved security for the foundation through quantifiable risks

*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 Stop Loss?  
Your advisor will be happy to provide further details.



- [www.swisslife.ch/associations-foundations](http://www.swisslife.ch/associations-foundations)
- [risikoruueckdeckungen@swisslife.ch](mailto:risikoruueckdeckungen@swisslife.ch)