



SwissLife

Swiss Life Germany Offers

Defined contribution plans via direct insurance

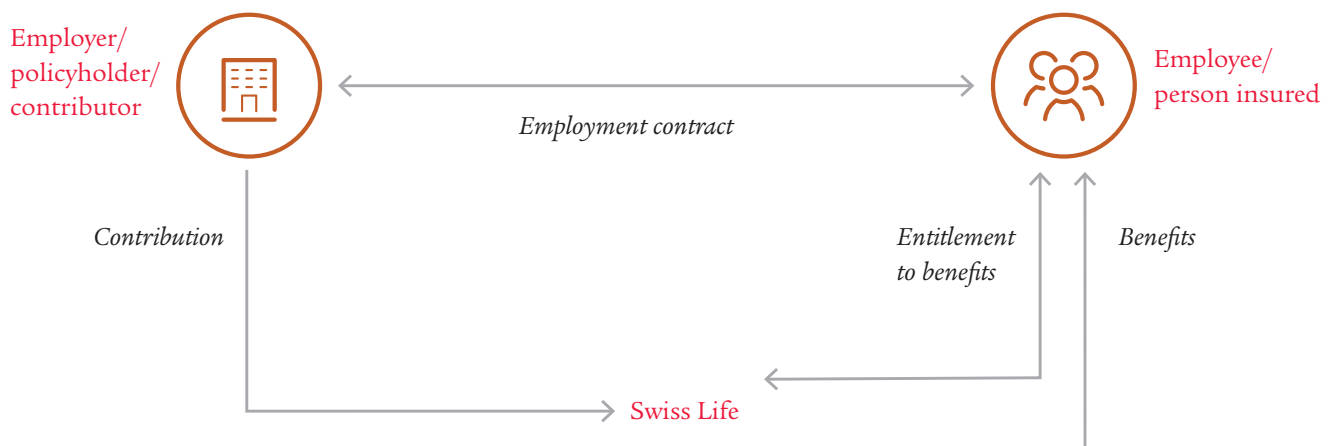
1. Your needs

- An employee benefit plan with
 - Foreseeable costs
 - No obligation besides payment of contributions
 - Attractive benefits
 - No administrative work for your staff
 - No impact on your local and international balance sheet

2. Your advantages

- Premium payment only during active employment
- Comprehensive guarantees
- Attractive yield opportunities
- No obligation after termination of service
- No liability/funding risks
- No administrative work for your local staff
- No impact on the local and international balance sheet

3. How direct insurance works



How it works – in detail

- Your local company takes out a direct insurance contract with Swiss Life Germany.
- Benefits are calculated on a defined contribution based on Swiss Life’s attractive fund-linked solution, «Swiss Life Maximo», featuring all components essential for occupational benefit plans.
- The employer is the policyholder and contributor. The contribution is a tax-deductible operating expense.
- The contributions can also be deducted from the employees’ gross salaries = deferred compensation / salary conversion.
- The employee has a direct claim to the benefits.
- The employer’s contributions and – if applicable – employees’ contributions for salary conversion purposes are exempted from tax up to a limit of 8% of the current social security contribution ceiling (= 7.248 Euro p.a. in 2024 and from social security charges up to 4% of the social security contribution ceiling.
- For all contracts, an employer subsidy of 15% of the employees’ contributions is required if the employer saves social security contributions due to this salary conversion.
- If an employee leaves the company, the employee can transfer the contract to his or her new employer or become the policyholder of his or her contract and continue it on a private basis.
- All administration is undertaken by Swiss Life.

Swiss Life Germany sets benchmarks as a provider of employee benefit solutions

Quality

Swiss Life Germany is a leading provider of pensions and financial solutions. With award-winning products and profound expertise, the company is a premium provider on the German market.

For more than 150 years

Established in 1866, Swiss Life Germany is one of the most experienced life insurance companies on the German market. With a premium volume of more than 1 billion Euro, Swiss Life is among the foremost life insurance companies in Germany.

For detailed information please contact

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