



SwissLife

Swiss Life Germany

Employee benefit highlights

Sophisticated solutions for modern employers

Everything from a single source – to the clients’ advantage

The legal environment of employee benefit solutions in Germany has been subject to a number of substantial changes in recent decades, something that is going to remain the case. Swiss Life Germany is well known for its high level of expertise and flexibility in the challenging field of occupational pension solutions and offers smart concepts designed to meet the specific needs of its clientele. No matter whether a small, a medium-sized or a large corporation with several thousands of employees, businesses of any size can benefit from our bespoke concepts.

Sound arguments for an employee benefit solution from Swiss Life Germany

1. Elimination of benefit obligations resulting from defined benefit plans

The situation

More and more companies, particularly multinational corporations, are looking for ways to rid their balance sheets of the constraints of defined benefit plans. These plans were customary in Germany for decades before defined contribution plans were established by law in 1999.

Swiss Life Germany’s approach

Swiss Life Germany offers a broad range of alternative outsourcing concepts, e.g. via the pension fund.

2. Employer-financed pension schemes

The situation

The recruitment of employees/skilled personnel has to be fostered by employer-financed employee benefits as the already existing shortage of skilled personnel in Germany is likely to continue in the long term

Swiss Life Germany’s approach

Support fund without any funding limits or impact on the local and international balance sheet.

3. Salary conversion

<i>The situation</i>	<i>Swiss Life Germany's approach</i>
<i>The employee benefit scheme has to be financed solely by the employees.</i>	The level of contribution is key to the solution.
<i>Contribution within 8 % of the social security ceiling (2024 annual contribution of 7.248 Euro)</i>	– 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.
<i>Contribution exceeding 8 % of the social security ceiling</i>	– Support fund without any impact on the local balance sheet.

4. Deferred compensation

<i>The situation</i>	<i>Swiss Life Germany's approach</i>
<i>The employer pays profit-related variable bonuses to its managers and likes to offer them a concept for the tax-exempt conversion of their bonuses into employee benefits.</i>	– Pension commitment with reinsurance. This is the only way to pay variable premiums exceeding 8% of the social security ceiling (2024 annual contribution of 7.248 Euro) on a tax-exempt basis in combination with outside funding via a contractual trust arrangement (CTA).

5. Clear focus on employee benefits

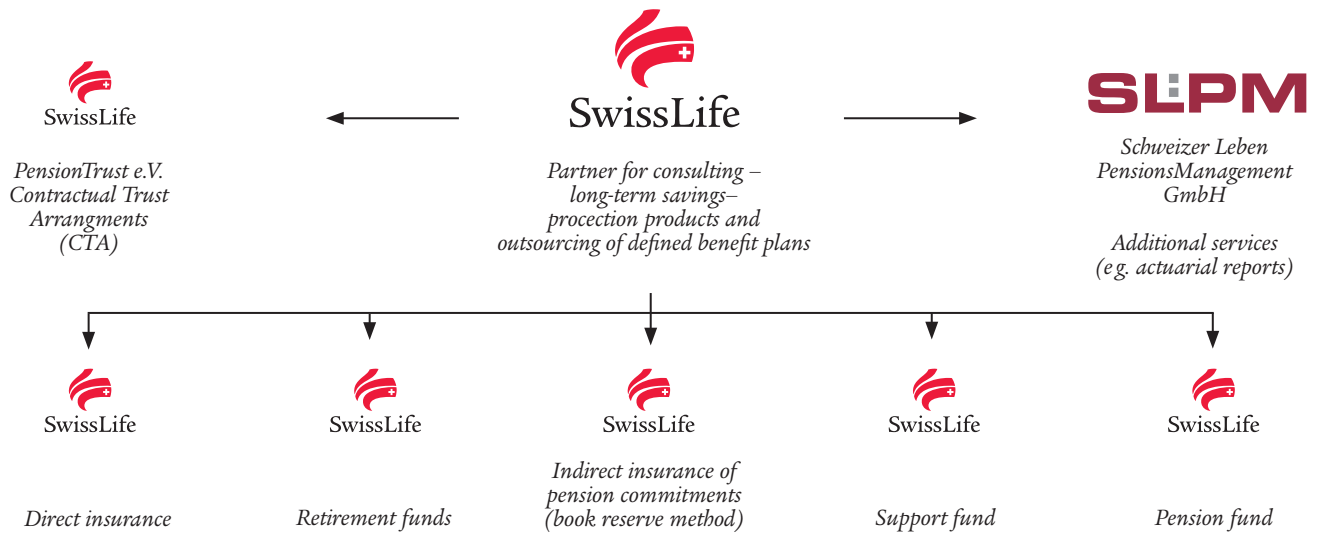
One of the key strengths of Swiss Life Germany is the challenging field of employee benefits. Our extensive expertise has been built up and extended over a number of decades. Swiss Life Germany is the partner of choice for more than 50,000 corporate clients. For the last couple of years almost more than 50% of the new premiums have originated from corporate clients, an outstanding achievement for a life insurance company operating on the German market.

6. High level of customer and broker service

No matter what the issue is, Swiss Life Germany not only offers excellent products, but also exceptional customer and broker services. Swiss Life Germany's experts and key account managers are highly specialised in occupational pensions and look after their clients with a high level of trust, loyalty and professionalism.

7. International focus

Being part of the leading global employee benefit network dealing with multinational clients is Swiss Life Germany's day-to-day business due to its intense focus on international employee benefit issues.



The ability to offer the complete range of funding vehicles, contractual trust arrangements (CTA) and all kinds of related services is a hallmark of Swiss Life Germany.

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.