

Outside funding of defined-contribution plans without funding limits

Swiss Life Germany's group support fund

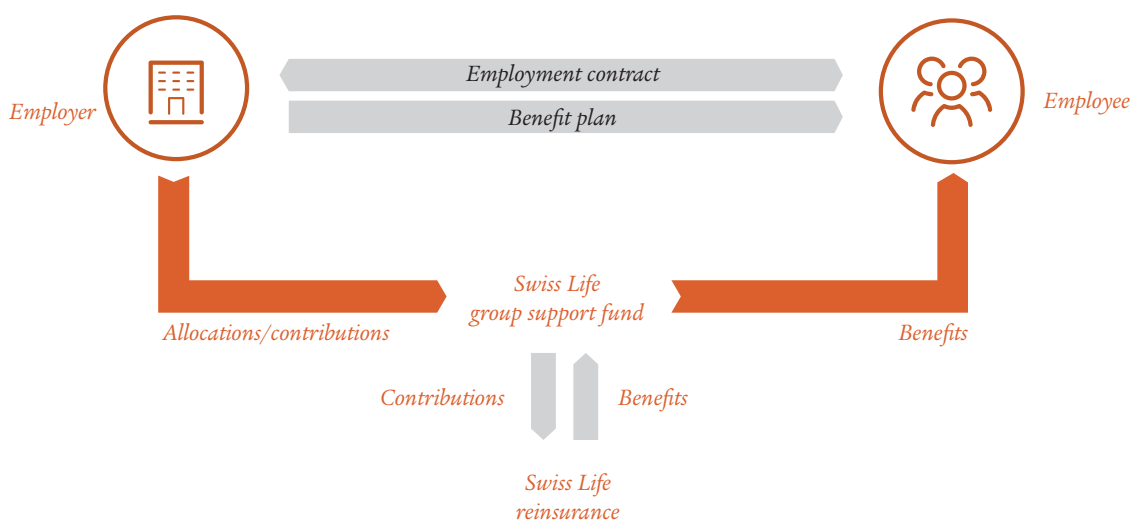
1. Your needs

- An attractive employee benefit plan in order to recruit and keep highly qualified staff
- A high-end, tax-supported deferred compensation scheme enabling employees to build up an attractive level of benefits
- 100 % funding of benefits during active employment
- No pre-retirement risks through allocation to a professional risk partner
- No balance sheet liabilities
- No administrative burden for the employer

2. Your advantages

- Individual employee benefit plan according to the needs of your local company, designed by local Swiss Life experts
- Full pre-funding of benefits at an attractive price during active employment without any pre-retirement risk
- No administrative work for your local company
- No impact on the local and international balance sheet

3. How the Swiss Life group support fund works



How it works – in detail

A defined-contribution plan is a retirement plan in which a certain amount or percentage of money is set aside each year by a company for the benefit of each of its employees.

- Your local company becomes a member of Swiss Life Germany's group support fund at a reasonable cost.
- Experienced experts at Swiss Life Germany work out an individually designed benefit plan according to the needs of your local company (generally a defined-contribution plan).
- 100% funding of employee benefits during the employee's active working life through allocations paid by the company to Swiss Life Germany's group support fund based on the benefit plan. These allocations qualify as operating expenses in their full amount.
- Swiss Life Germany's group support fund concludes an indirect group insurance contract with Swiss Life Germany. The benefits provided by the group support fund are 100% reinsured. The amount of allocations paid by the company to Swiss Life Germany's group support fund is equal to the insurance premiums. The type and level of insured benefits correspond exactly to the benefits of the plan. The indirect insurance is based on Swiss Life's particularly advantageous employee benefit tariffs.
- The reserves accumulated in the indirect insurance contract do not have to be shown on the company's local balance sheet as assets, nor does the pension have to be shown as a liability. According to international accounting standards, the defined-contribution plan via the reinsured support fund qualifies as plan assets, thus reducing the net periodic cost figures substantially.

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.

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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