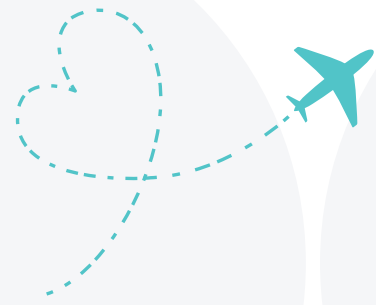


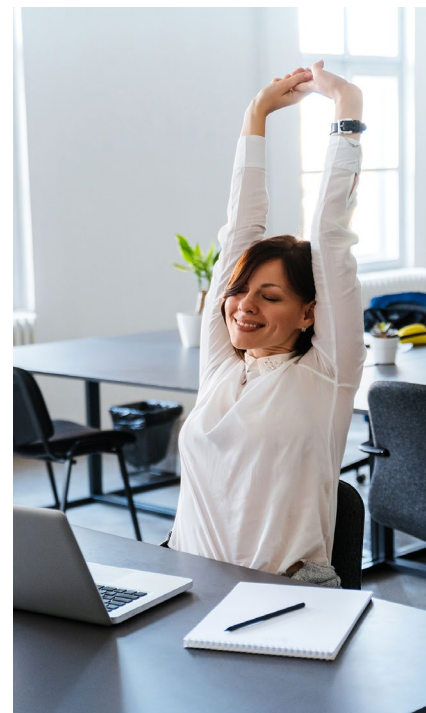
WELLBEING

# Care for Employees Wherever Business Takes You.



## Swiss Employee Benefits Market Overview

- It is relevant to know that in Switzerland, we just pool the risks in our pension products. Baloise does not pool accident or daily sickness covers and Baloise does not insure medical costs.
- In Switzerland it is an obligation for employers to offer their employees a pension scheme of a minimum level. An employer can choose to cover the pension scheme in its own pension fund. However, pension schemes are more and more covered by collective foundations like Baloise Collective Foundation BVG .
- At Baloise, we can offer the employer:
  - full comprehensive cover: Baloise bears all risks.
  - risk cover: employer and employees together bear the risk of insufficient return of investments. In return, you benefit from a higher potential return, which can lead to a higher interest rate on the retirement capital.
- The risks of death and disability are covered in these pension products, for which Baloise charges risk premiums. In case of a good claim history pooling of these contracts may lead to an additional credit for the employees.
- In Switzerland, most of the international contracts are managed by brokers. Most brokers receive a yearly brokerage fee, but the trend is moving towards a fee per hour between broker and employer and no broker fees between insurer and broker.



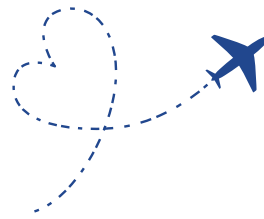
## Risk covered

✓ LTD

✓ Retirement

**Approach** Tailor-made approach





## Local Services

In our pension products, we cover:

- the “risk” of retirement: retirement pension could be (partly) a lump sum for the retiree and a temporary child pension for minor children
- the risk of death: lifelong spouse pension could be (partly) a lump sum and a temporary orphan pension for minor children and -possibly- an additional death capital
- the risk of disability: temporary disability pension for the disabled employee and his/her minor children.

In these poolable pension products Baloise does not offer additional services. Baloise works with an external party, which signalizes claims and takes over care and case management.

In our poolable pension products, Baloise does not offer wellness capabilities.

[More information](#) [Baloise](#)

