#360° Manager concept

VIP protection coverage

Mission

The risk of occupational disability is high. Statistically speaking, this fate if suffered by every 4th job holder. The German Retirement Insurance Fund alone registers approx. 180,000 new members every year who become annuitants because of insufficient earning capacity. The reasons for a total loss of earning capacity/labor income are manifold and can range from mental illnesses to musculoskeletal disorders to cancer illnesses.

In many cases, insurance companies in Germany do not offer adequate solutions for groups of top-earning professionals who require appropriate insurance coverage that matches their high income. Our cooperations allow us to offer you the opportunity to benefit from the English insurance market.

Highlights

- ✓ Exclusive for board members, directors and senior executives
- ✓ For the highest incomes – mmonthly pensions of up to more than EUR 41,000
- ✓ Exclusive disability insurance

Sample calculation

Retirement age = 68 years of age, waiting period 180 days

Age	Monthly TDI annuity	TPD lump sum	Ø premium per year 1-3 p. mo.	Ø premium p. mo. for term until retirement
40	5,000 EUR	600,000 EUR	118.64 EUR	251.96 EUR
45	8,000 EUR	960,000 EUR	280.31EUR	464.98 EUR

Team of Experts

Temporary disability insurance (TDI) = monthly disability annuity

- Up to EUR 10 million total benefit (approx. 41,000 monthly disability pension / max. 75 % of the last gross annual income)
- Benefit period up to 120 months
- Benefit up to the age of 68
- Benefit-free waiting period in the event of a claim (freely selectable, min. 30 days)

Total permanent disability (TPD) = single sum, selectable as an additional option

- Lump-sum benefit up to 10 times the annual pension
- Benefit up to the age of 68
- Interest-bearing and inheritable benefit - non-repayable even in the event of death

General benefits

- Worldwide insurance cover
- No minimum number of participants required - Insurance cover possible from the 1st person
- Significantly shortened health questions up to a total sum insured of EUR 3 million
- Benefit - from 50 % occupational disability
- Occupation - the currently practiced occupation is always insured
- Contract term up to 3 years with the option of extension
- Rejection rate in the event of a claim only 6 % (as at 01.05.2025)

Risk coverage is provided by Lloyd's Insurance Company S.A. in Brussels, the primary insurer operating on the world's most renowned insurance market since 1688 - Lloyd's of London. Their enormous financial prowess is also reflected in the excellent ratings they have received, e.g. AA- from S&P and Fitch.

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