

# Network Partners Profile



RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

## Vivat Verzekeringen – The Netherlands

- Founded in 1901, Zwitserleven is today part of Vivat N.V., a leading insurance and asset management company in the Netherlands with a history of more than 100 years. It enjoys a strong client base and solid reputation and is a major player for life insurance and pension
- Since 2015, Zwitserleven/Vivat\* is part of Anbang Insurance Group Co. Ltd
- Distribution organization: Distribution through (independent) brokers and consultants
- Member of the Swiss Life Network since 1962

### Coverages & Products

#### Types of Employee Benefits

- ★ Group life old age pension (defined benefits)
- ★ Group life old age pension lump sum (defined contribution)
- ★ Disability pension (as part of group life contract)
- ★ Group life survivors' pension

#### Financial Products

- Private savings account
- Private life insurance
- Annuity
- Reinsurance (for pension funds)
- Company-specific portfolios
- Separate accounts
- IFRS product

- ★ Coverage available and poolable
- Product available

### Reliability

- Market share 15.0%
- Most responsible Investment by Insurance Companies in 2012, 2013, 2014 and 2015

### Flexibility

- Compulsory and voluntary employee benefit cover: retirement, death, disability
- Full range of investment vehicles (including life-cycle investments)
- Modular standard and customized plans for all company types and sizes
- Full range of employee communications solutions and tools

### Simplicity

- One dedicated point of contact for all local requests and inquiries
- Most straightforward and convenient administration system in the market, with online facilities for broker, employer and employee
- Special website with personal pension information (PensioenInzicht) for all employees in the Netherlands
- Helpdesk for employees

\* VIVAT received a capital injection of EUR 1.35 billion from Anbang Insurance Group. As a result of the capital injection, the Solvency I ratio of VIVAT will increase to 233% (based on pro forma 30 June 2015 figures) and the Solvency II ratio to above 150% (based on standard model pro forma 30 June 2015 figures). Rated Baa3 (positive) by Moody's (Rating of SRLEV N.V.\*\*). The credit rating for S&P is suspended.

\*\* SRLEV N.V. = VIVAT's life insurance company for Zwitserleven and REAAL Life Insurance.