



Network Partners Profile

RELIABILITY. FLEXIBILITY. SIMPLICITY. WE OFFER MORE THAN INSURANCE

Zwitserleven – 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 2020, Zwitserleven/Vivat* is part of Athora Holding Ltd. (Athora)
- 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, 2015 and 2016
- Eurosif quality mark (European SRI Transparency Code) granted in 2018, to the whole line of investment funds

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 400 million from Athora. Following the capital injection, the pro forma Solvency II ratio of VIVAT was estimated at approximately 215% as of 27 March 2020. Rated BBB+ (stable) by Fitch Ratings (Rating of SRLEV N.V.**).

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