

Our comprehensive solution for self-employed persons

Specially designed for the self-employed, our comprehensive solution allows you to protect your family against the consequences of incapacity for work, disability or death, while offering the possibility to build savings for a secure retirement.

- **Simplicity**
You can group all your insurance policies with one single provider to ensure that you receive coordinated and optimum benefits.
- **Flexibility**
You choose the portion of the annual income to be insured in relation to your savings goal and budget.
- **Security**
By covering the consequences of incapacity for work, disability or death, you will safeguard your financial resources and that of your family.
- **Savings opportunities**
Our comprehensive solution allows you to build the savings you need for your retirement while enjoying tax benefits.

Our solution for your protection

Protect yourself against the financial consequences of death or disability thanks to Groupe Mutuel insurance solutions.

Insurance in the event of death or disability allows you, among other things:

- to financially protect your loved ones, through the payment of a lump-sum or allowance
- to maintain your standard of living by combining the gaps in the first and second pillars of the pension scheme
- to guarantee your financial obligations (mortgages, housing, vehicle, training costs for your children for example)



For non binding personal advice

0848 803 777
groupemutuel.ch



Challenge

Daily allowance insurance for self-employed persons



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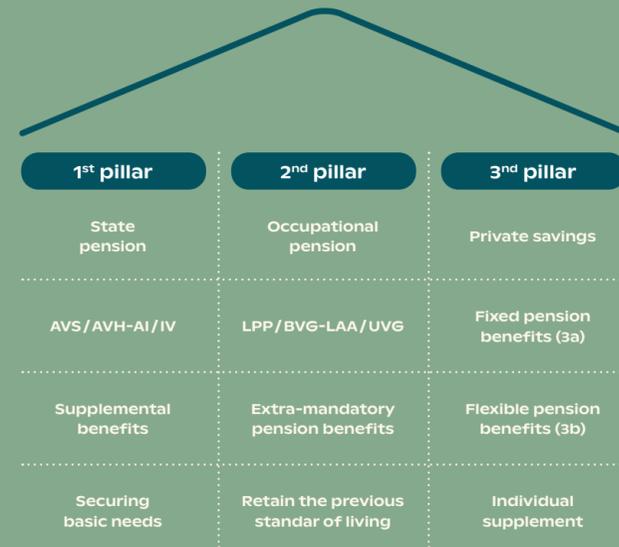
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Opinion Vested Benefits Foundation / Fondation Collective Opinion



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➤ Pension benefits in Switzerland A three-pillar system



➤ Pension benefits for self-employed persons in Switzerland

Economic and demographic trends have weakened the pension system, particularly its first pillar. For this reason, persons affected by disability or who reach retirement age have become increasingly dependent financially on the second and third pillars. In the event of death, the consequences can also be complicated for survivors.

This is especially true for you.

As a self-employed individual, you are not legally entitled to the full three-pillar system. You are not subject to the occupational benefits scheme (LPP/BVG) and will not receive daily allowance benefits in case of incapacity for work. Therefore, it is essential to take out individual insurance to cover these risks.

➤ The risks of self-employment Insurance gaps

Incapacity for work

As an independent contractor, you are not entitled to any protection in case of incapacity for work during the period before you may be granted a disability pension by the Swiss federal insurance (AI/IV). Therefore, you will not be able to count on any replacement income during a time when you are forced to stop work. It is essential that you bridge this gap by taking out daily allowance insurance in case of incapacity for work due to illness and accident (payment of the insured daily income during 730 days). After this deadline, if you are still unable to work (earning disability), the Federal Disability Office (AI/IV) will take over. However, the pension paid out in this case is often not enough.

Disability pension

Thanks to our comprehensive solution, you can expect to receive a disability pension to supplemental social insurance benefits until retirement age (AVS/AHV).



Death

Your death could have serious financial consequences for your loved ones. Have you ever thought about what would happen? Would your business survive? These are questions that need to be addressed. The death benefits provided under the first pillar (AVS/AHV) automatically cover part of the financial consequences of the risk of premature death. However, the benefits paid out are not very high and must imperatively be supplemented by other insurance plans. **Our comprehensive solution will allow your family to face the future with confidence thanks to the payment of a lump-sum amount or pension benefits.**

Retirement

Once you stop your occupational activity, your financial autonomy will depend on the savings made during your working life. The first pillar will ensure that you receive a subsistence wage but in this case also the level of pensions will not allow you to maintain your previous standard of living. It is therefore essential to take out a comprehensive solution (pension scheme) that will also allow you to accumulate retirement savings. **This retirement savings plan, which can be taken out in addition to Challenge insurance, will allow you to accumulate assets for retirement, taking into account your personal situation.**

