



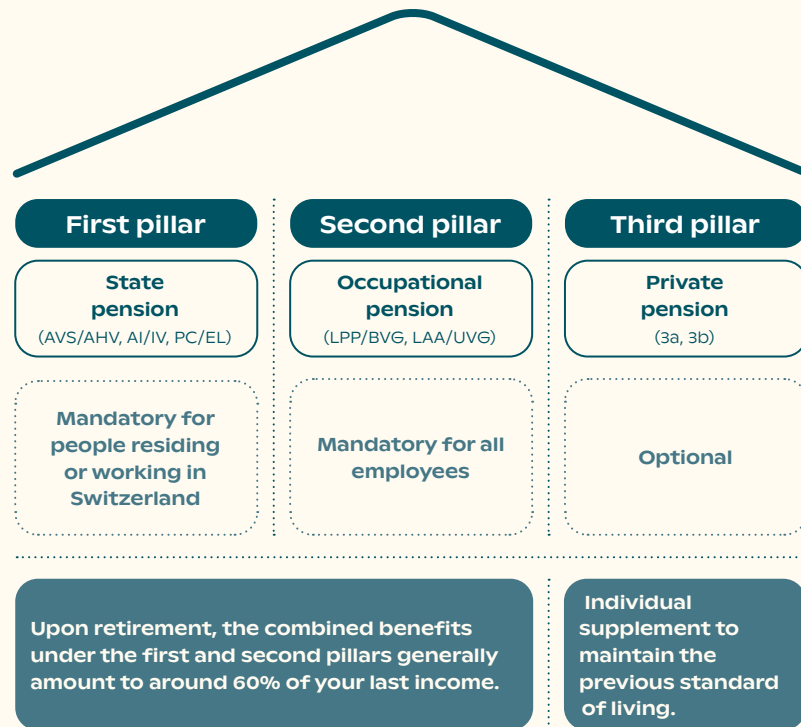
Health & Pension

Our solutions for self-employed workers

groupemutuel



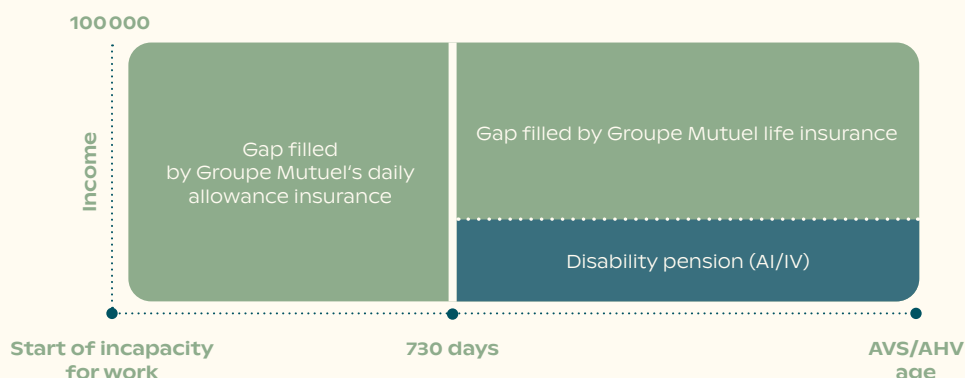
Pension provision in Switzerland The principle of the three pillars



Pension provision in Switzerland for self-employed individuals

The economic and demographic changes in our society are having an impact on the three-pillar system. Whether in the event of disability, retirement or death, state and occupational pension provision is no longer enough to finance all the needs of the population. We are therefore increasingly dependent on private pension provision (3a, 3b).

This is especially true for the self-employed. Unlike employees, you are not obliged to take out occupational pension insurance (LPP/BVG) or accident insurance (LAA/UVG), and you cannot count on receiving compensation in the event of incapacity for work. It is therefore essential that you take out individual insurance to cover any unforeseen events of life.



Self-employed
workers are rarely
well covered 🙅 in
the event of
incapacity for
work due to **illness**
or **accident**.



When you are forced to stop working, you cannot count on any replacement income until you receive a pension from the disability insurance (AI/IV). It is therefore essential to fill this gap.

How can Groupe Mutuel support you in your self-employed activity ?

Our solutions

Daily allowance insurance

In the event of illness or accident, this solution provides you with benefits for 730 days. After this period, if you are still unable to work, you will be covered by disability insurance (AI/IV). However, the pension paid under this insurance is often insufficient.

At Groupe Mutuel, we offer **optimum protection** as well as many other advantages:

- Insured amount based on a pre-determined salary
- A choice of waiting periods
- Illness or illness and accident coverage tailored to your needs
- An attractive premium compared with other similar products on the market
- The possibility of reviewing the insured salary within 36 months, without a new health examination
- The possibility to top up the coverage to cover the risks of disability and death
- The easy and quick inclusion of your employees in your insurance contract

Additional coverage to protect you and your business

Daily allowance insurance can be supplemented at any time by insurance in the event of incapacity for work or death. These insurance plans offered by Groupe Mutuel can help you to:



Provide financial protection for your loved ones, through the payment of a lump-sum or pension



Maintain your standard of living by filling any gaps in the first and second pillars



Guarantee your professional and private financial obligations (e.g. mortgage, home, vehicle)



Savings opportunities

Our overall solution also allows you to build up the capital you need for your retirement, while benefiting from **tax advantages**.

Pension assessment

The self-employed status is very specific and requires the support of pension specialists. Our experts will assess your situation and suggest a solution tailored to your needs. Our advisers are invaluable when it comes to understanding all the aspects of pension provision, ensuring the long-term future of your business and the protection of your loved ones.

Legal advice service

If you choose our solution, you will also benefit from our free legal advice service, which will answer your questions by telephone, in relation to employment law, contract law, data protection law and many other areas of law.





**For non binding
personal advice**

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Philos Assurance Maladie SA / SUPRA-1846 SA / AMB Assurances SA / Groupe Mutuel Assurances GMA SA / Groupe Mutuel Vie GMV SA
Foundations administered by Groupe Mutuel Services SA: Mutuelle Neuchâteloise Assurance Maladie
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