

nachhaltig
vorsorgen



Also
available for
school pupils
over the age
of 10

**Occupational disability insurance
BU PLUS | BU PLUS premium**

**Keeping your life
on track**



Die Stuttgarter
Der Vorsorge-Versicherer

Protect your greatest asset: your earning capacity.

Your ability to earn an income is your most valuable asset. Being unable to work due to illness or an accident can affect anyone. The financial consequences are often significant, as the statutory protection provides little more than minimal support. A good reason to provide financial security for you and the family. By the way, it pays to get started early – even from school age.

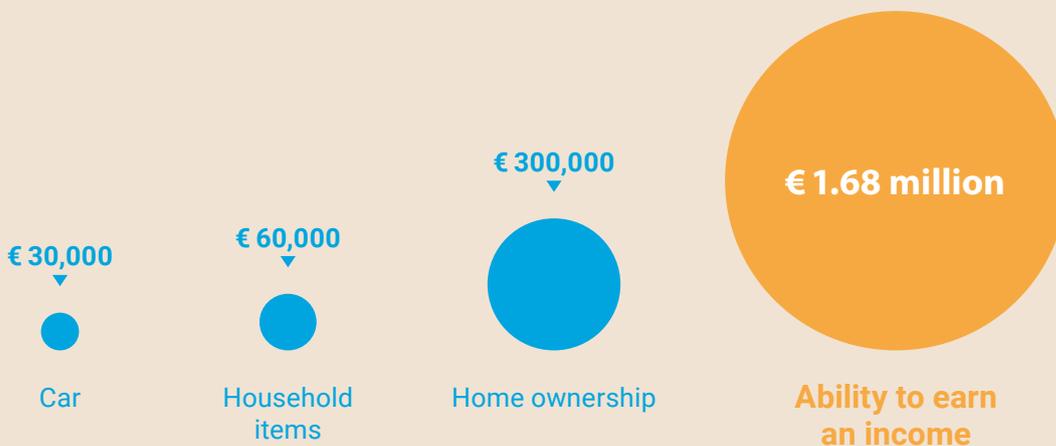
Just calculate your earning capacity.

	Net income per month		Net income per year		Years until start of retirement		Value of your ability to earn an income
Example ▶	€ 3,500	x 12 =	€ 42,000	x	(40 years)	=	€ 1.68 million
Your values ▶		x 12 =		x		=	

Calculation example: age 27, standard retirement age 67, monthly gross income EUR 3,500

And just look at that huge fortune.

You insure your car, your house and your household goods – but your income is also valuable and deserves protection.



Example values



"I like to get stuck into my job.
But I treat myself sometimes too.
Of course I want to protect this wonderful
life – and financially secure my income."

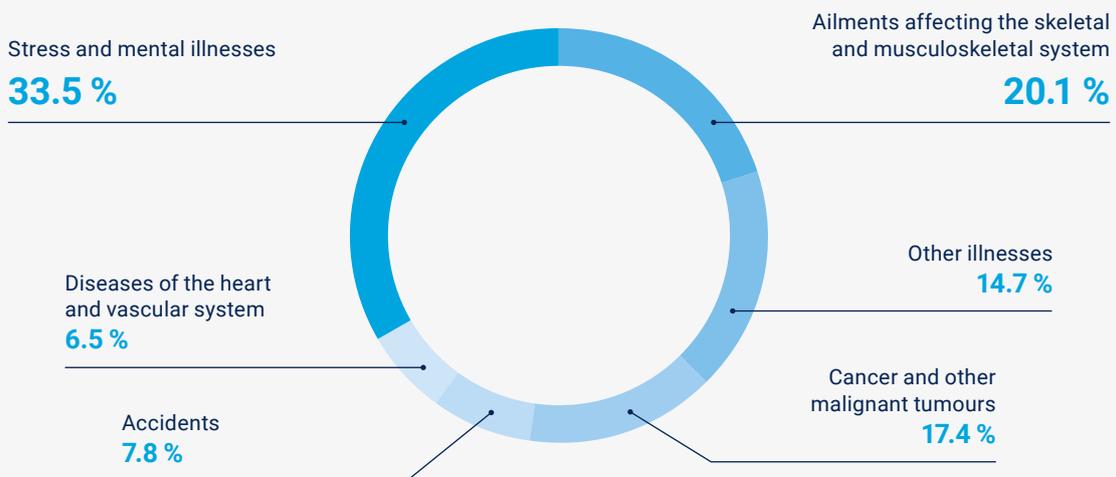
Carina, 35, estate agent (fictitious case study)

Occupational disability: high risk, limited statutory protection.

The statistics confirm it year after year: an increasing number of people are becoming disabled at least once in their working life. However, the causes are increasingly shifting – stress and mental illnesses have long been the main causes, followed by ailments affecting the skeletal and musculoskeletal system (e.g. back pain). The statutory protection alone is insufficient.



Mental illnesses and back problems are the reasons behind more than half of all cases of occupational disability.²

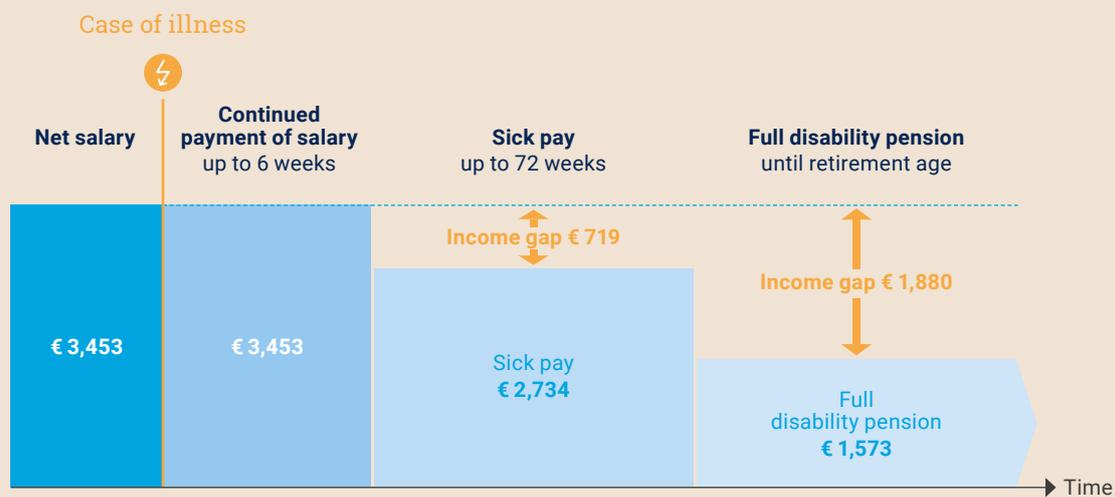


¹ Source: DAV press conference on 8.7.2021.

² Source: MORGEN & MORGEN GmbH, as of 4/2022.

If you lose your ability to work, the statutory benefits will not be sufficient.

Fictitious calculation example: executive employee, age 35, married, 2 children, tax class 3, monthly gross income EUR 5,000



The example shows the net amounts less any taxes and social security premiums which may be incurred.
Sources: www.smart-rechner.de, www.nettolohn.de



Good to know: private insurance is particularly important for young people

In the event of occupational disability, young people usually have no statutory protection. People are not entitled to a disability pension until they have worked for at least 5 years. The cover is then calculated on the basis of the contributions paid into their statutory pension insurance, which will still be low. This creates a large income gap. Young people can close this gap with occupational disability insurance.

Reliably protect your income with BU Plus.

Stuttgarter **BU PLUS** offers you the ability to protect yourself against the financial consequences of occupational disability. If you want financial protection for long-term illness, we recommend Stuttgarter **BU PLUS premium**, which provides cover for longer periods of incapacity to work.



Occupational disability payment

You will receive the agreed occupational disability pension if you are no longer able to continue your most recent job³, working at least 50 % of your previous hours, due to illness or an accident.



Payment for certain serious illnesses and limitations

If you are diagnosed with cancer, have a stroke, develop impaired heart or lung function, lose your sight, speech or hearing, suffer from paraplegia or fall into a coma, we will pay you the agreed occupational disability payment amount for up to 15 months.



Payment in the event of work prohibition due to the risk of infection

You also receive the agreed occupational disability pension if you are no longer able to carry out your work as a result of an official order due to a risk of infection caused by you.



Payment in the event of a full reduction of earning capacity

You will also receive the agreed occupational disability payment if you receive a full statutory disability pension for an unlimited period of time solely for medical reasons from the age of 55.



Payment for long-term care and dementia

You will also receive the occupational disability payment if you need nursing care or suffer from moderately severe dementia.

³ In the case of school pupils, regular attendance at a general school is considered to be the most recent occupation.



"I owe a lot to my job. Great family, nice house, bright future. If my income suddenly disappeared, this would all be at risk. I have protected myself against this."

Matthias, 41, IT consultant (fictitious case study)

More with BU PLUS premium

★ **Payment in the event of incapacity to work**

Stuttgarter pays the agreed amount in the case of **incapacity to work lasting at least 3 months** if the disability is expected to last for another 3 months or if you have already been disabled for at least 6 months. This payment is calculated **retrospectively from the first day of the incapacity to work and for up to 24 months**. Whether or not you have an occupational disability is irrelevant for this payment.

You benefit from fair and powerful protection.



**Reliable
income protection**
with attractive premiums



**Inflation compensation
through premium dynamics**
optional up to 5 % per annum



**Worldwide
insurance cover**



Retrospective disability payment
from the onset of the occupational disability



Guaranteed pension increase
optional up to 3 % per annum

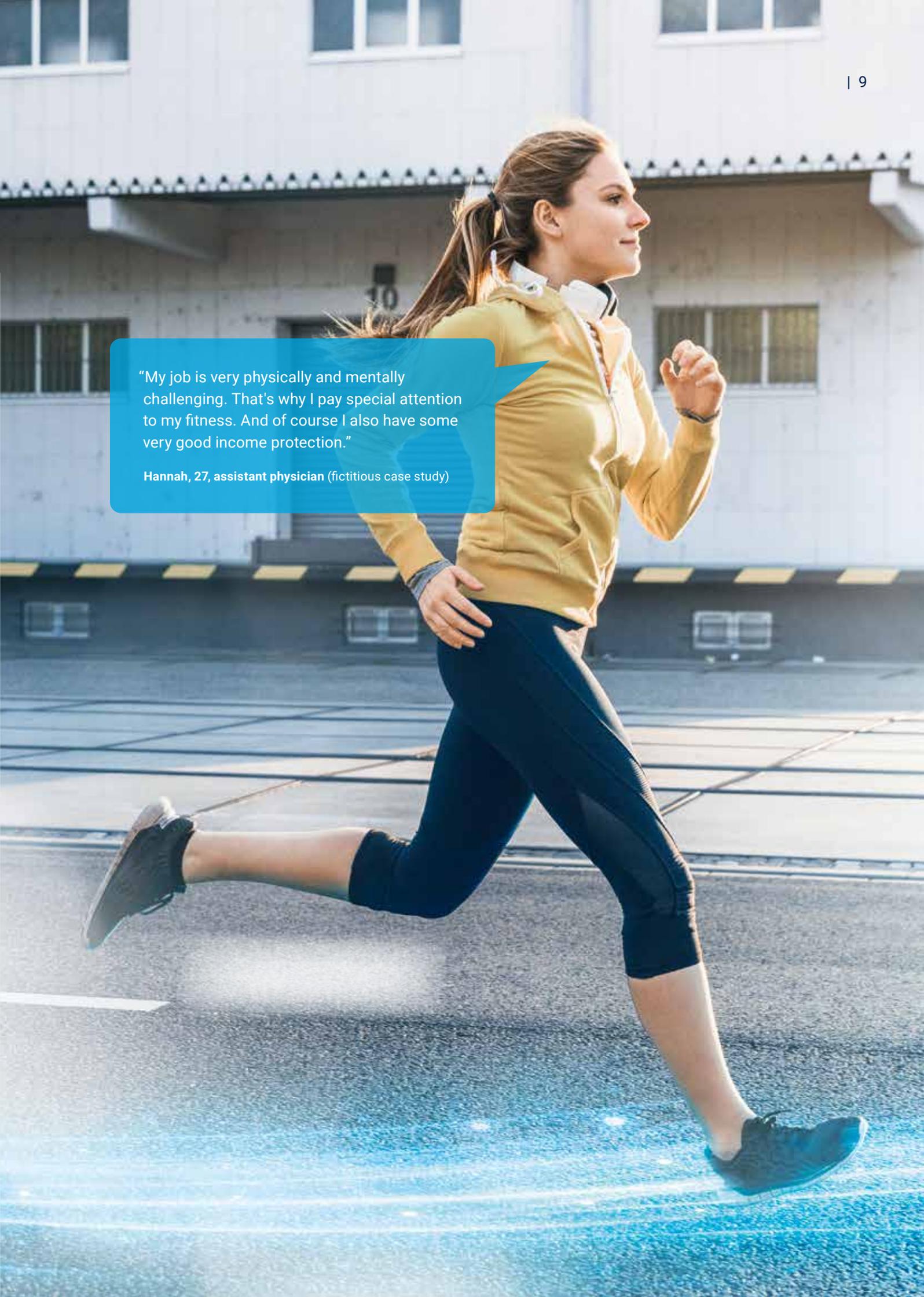


Reintegration assistance
up to EUR 12,000

Highlight



Payment even in the case of intentional traffic offences
If your occupational disability occurs as a result of a traffic accident caused by you, you will still be insured with Stuttgarter BU if you are proven to have committed the traffic offence with intent.

A woman with her hair in a ponytail, wearing a yellow zip-up hoodie and black leggings, is captured in a side profile while running on a paved track. The background shows a building with windows and a dark base with yellow and black stripes. A blue speech bubble is overlaid on the left side of the image.

“My job is very physically and mentally challenging. That’s why I pay special attention to my fitness. And of course I also have some very good income protection.”

Hannah, 27, assistant physician (fictitious case study)

Start protecting your child's ability to work today.

In the future, your child's ability to work will be their most valuable capital. Even now their ability to participate in regular school lessons is laying the foundations for their future professional life and income. Good reasons to protect your child financially while they are still at school.

With Stuttgarter, you can protect your child for the event that they are unable to attend regular school lessons for at least 6 months.

There are good reasons to protect your child's income at an early stage.



Unlimited access

Young people do not tend to have pre-existing illnesses, so you can insure your child without any restrictions.



Attractive premiums

By taking out occupational disability insurance at an early stage you can secure particularly attractive premiums for yourself and your child – for their entire professional life.



Individual classification

For school pupils, premiums are calculated on the basis of the school type attended and their class level. In many cases you can benefit from particularly low premiums.



Premium protection when changing careers

If you switch to a higher risk occupation, the lower premiums of the original classification will continue to apply. The same applies if your child starts to play a high-risk sport.

Only with Stuttgarter

Supplementary insurance **Exemption from premiums in the event of the death of the breadwinner.**



Your child naturally relies on you. With our premium exemption in the event of the death of the breadwinner, you can cover BU PLUS for your child in the event that something happens to you. Stuttgarter would then take over the premiums for your child's BU PLUS.

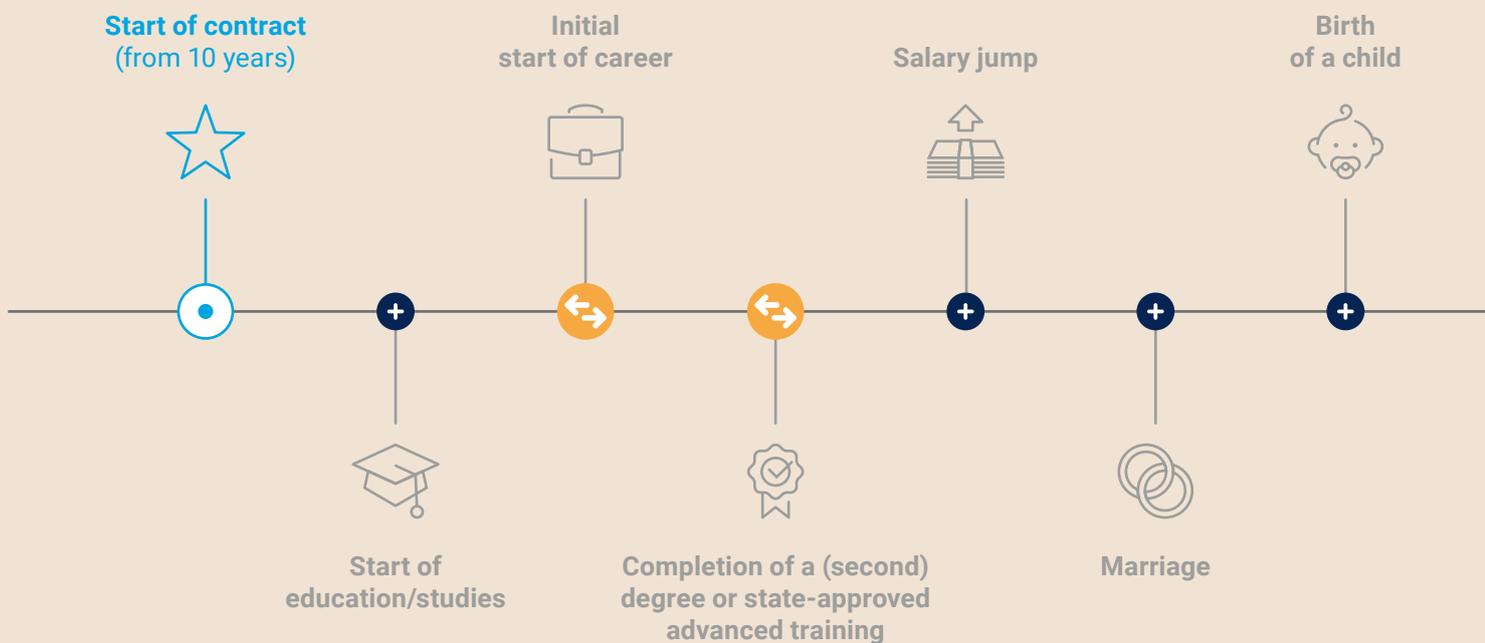
"I want to study. I think climate protection is really cool. But the most important thing is that I am able to earn my own money. Mum and dad shouldn't always have to pay for everything for me."

Laura, 13 (fictitious case study)



Income protection for a professional lifetime with easilife.

Sometimes major events in life bring big changes. If this happens, you – or your child at a later date – can adjust your BU PLUS and BU PLUS premium accordingly. This is our easilife concept.



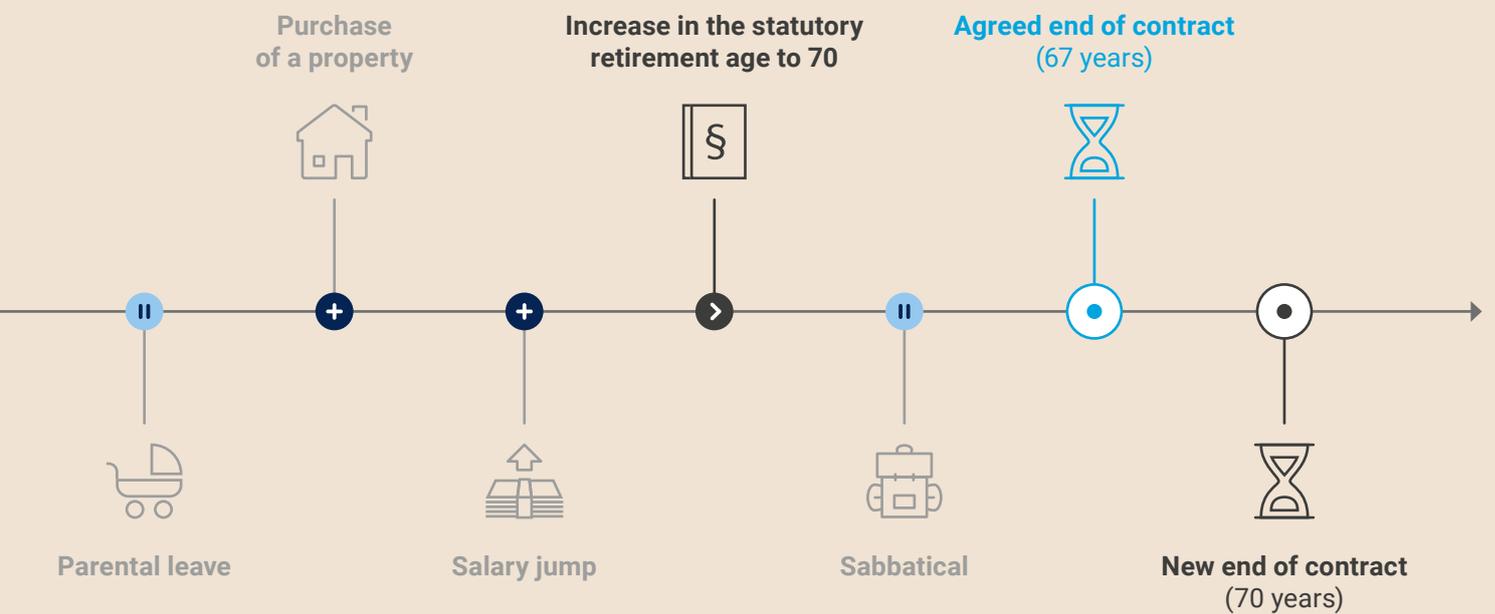
Cover from an early age

You can also provide cover for your children from an early age with Stuttgarter's BU PLUS for school pupils over the age of 10. If requested, also with an exemption from premiums in the event of the death of the breadwinner.

Career change option

It is possible to switch to a less expensive professional group without a new health check for the first 5 years of the contract. In the case of pupils, trainees and students this change can be made for the first 10 years.

easylife



Post-insurance guarantee

Increase in insurance coverage possible without a new health check:

- Event-independent for the first 5 years of the contract up to the age of 35
- For certain events up to the age of 50



Payment holidays possible in the event of financial difficulties

Option to defer your premium payments or to make the contract partially or fully premium-free.



Adjustment option if the statutory retirement age is increased

Possibility to extend coverage if the statutory retirement age is raised.

Stuttgarter is here for everyone who needs help quickly.

Occupational disability often takes us by surprise. Stuttgarter is a reliable partner when it comes to benefit adjustment, quickly providing our customers with clarity about their financial security – by phone, in a face-to-face meeting or through independent experts.

Support in the event of a claim

Stuttgarter will support you free of charge if you need to make a claim.

Personal contact

Our individually appointed external adjusters on site are available to contact at all times for the initial assessment and follow-up review.

Quick payment

Stuttgarter will review your claim application within 8 working days to ensure that you get your money quickly.

Independent reports

If a medical report is required, Stuttgarter will refer the case to external experts. So you can be assured that your case will be assessed independently and neutrally.

Stuttgarter has an impressive and



excellent
BU payout rate⁴

The independent assessment of the payout rate shows that our clients can rely on Stuttgarter in the event of occupational disability.

⁴ MORGEN & MORGEN, as of: M&M Office 4.70.00, April 2022.



"My clients rely on me. When the pressure's on I'm personally available. This is also what I expect from my occupational disability insurance: I need it to be there for me when life throws me a curve ball."

Patrick, 33, project manager (fictitious case study)

i **Good to know:**

The payout rate is the ratio of approved occupational disability payments to the number of claims made.

Arrange sustainable cover with BU PLUS.

By taking precautions you are not only doing something good for yourself. By making the decision to protect yourself financially against loss of income you are safeguarding your future. You are taking steps today to budget for future expenses in the event of such a loss. But BU PLUS involves a further element of sustainability.

Ecological, social, ethical:
Stuttgarter focuses on
sustainable capital investments.



As an insurance company we are committed to our customers: in the event of a claim we need to be able to pay out the agreed benefit at any time. This is why we invest a portion of the premiums and use them to form a reserve fund.



We guarantee that we will invest at least the amount of the coverage capital of all occupational disability insurance contracts concluded since July 2022 in social and ecological projects and capital investments.

Examples of our sustainable investments

- We finance social facilities such as day care centres and homes for the elderly and participate in the construction of wind power plants and photovoltaic systems by providing loans.
- We invest in projects and capital investments of companies and states which have an ecological, social or ethical impact. These include, for example, projects which promote the mobility transition or develop energy-efficient products and buildings.
- We invest in funds which invest in environmentally, socially or ethically relevant areas, such as renewable energy and micro-credit.



Sustainability at Stuttgarter Lebensversicherung a. G.

We are aware of our responsibility as a company and act accordingly. We are involved in many ways and implement a variety of measures in the areas of the environment, social affairs and corporate management. Read more about the specific steps we have taken to take responsibility for ourselves and future generations in our Sustainability Report 2021.

Some of the milestones on our way to more sustainability:



**CO₂ neutrality
of our operational
business activities**
by 31.12.2029



**CO₂ neutrality
of our capital
investments**
by 31.12.2045



You can find the Sustainability Report, including the non-financial report, at:
stuttgarter.de/download-nachhaltigkeitsbericht

Your BU PLUS benefits at a glance.

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You will benefit from **high-performance occupational disability insurance cover** with attractive premiums.
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If you also want protection in the event of long-term illness, we recommend **BU PLUS premium**, which provides cover for longer periods of incapacity to work.
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You will also receive a payment in the case of occupational disability **caused by a traffic offence**.
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With easilife, you can flexibly adjust your BU PLUS throughout your career, e.g. with the **career change option** or the **post-insurance guarantee**, without a new health check.
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BU PLUS is also available for school pupils over the age of 10. If requested and only with Stuttgarter, **with an exemption from premiums in the event of the death of the breadwinner**.



"Dad was in a bad car accident. He couldn't work for a long time and at one point we didn't have much money. When everything was okay again, my parents took out an insurance policy for me."

Jonas, 12 (fictitious case study)



Typically Stuttgarter

Our motivation:

**We
care!**

Our promise:

-  Competence
-  Innovation
-  Closeness
-  Reliability

Your pensions expert:

Legal notice: this document is promotional material. The information it contains consists of brief, non-binding descriptions. Only the tariff provisions and terms of insurance shall apply.

Only the promotional material is printed in English. The language of the policy is exclusively German, so the policy documents, including the insurance terms and policy information, are written exclusively in German. The communication during the term of the policy is also conducted in German.

5.2.007 – as of 07/2022

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