

nachhaltig  
vorsorgen



Also  
available  
for children  
over the age  
of 5

**Basic abilities insurance BasicProtection+**

**Keeping your  
life moving**



**Die Stuttgarter**  
Der Vorsorge-Versicherer

# Our basic abilities are essential, yet we often take them for granted.

We rely on them day after day – our basic motor, sensory and mental abilities. These include movement sequences, such as bending and grasping, sensory perceptions like sight and hearing and our mental capabilities, such as independent thinking and orientation.

These abilities are invaluable because they determine our ability to perform at work and in our private life – and therefore our income and quality of life. Good reasons to protect yourself and your children against the loss of your basic abilities.

## Losing basic abilities can put your income at risk.

If you lose a basic ability, this can often lead to long periods of illness. The financial consequences can quickly become devastating.

**Fictitious calculation example:** Gardener from Schwerin, age 35, works part-time, divorced, 1 child, tax class 2, monthly gross income EUR 2,000



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



**Good to know:** Basic ability insurance offers you financial security if you lose any of your basic abilities. You will receive a monthly payment if you lose an insured basic ability due to illness or an accident. Stuttgarter will continue to make this payment as long as the loss of the basic ability continues or until the insurance cover ends.



“After work I like going mountain biking. Of course I’ve had my fair share of falls, but so far I’ve been lucky. I hope it stays that way. This type of typical shoulder injury would also paralyse me professionally.”

**Mareike, 35, gardener** (fictitious case study)

# It's that easy to safeguard your basic abilities.

By choosing our product, you will be covered by high-performing and flexible basic abilities insurance. **BasicProtection+** protects you financially in the event of the loss of various basic abilities. And it's easy to extend your BasicProtection+ according to your requirements with **4 additional packages** and one of **3 supplementary insurance policies**.

Stuttgarter basic abilities insurance provides you with financial security for a total of up to 21 basic abilities if you require care, are diagnosed with dementia, experience limitations to your psychological performance or develop either of 2 types of mental impairments.

## BasicProtection+

Optional **additional packages**:



Additional package **fit**



Additional package **drive**



Additional package **ride**



Additional package **smart**

### Supplementary insurance is optional:

- payment in the event of incapacity to work or
- severe illness or
- exemption from premiums in the event of the death of the breadwinner



**Features of Stuttgarter BasicProtection+:** You will receive the agreed monthly payment as soon as the loss of a basic ability for a period of at least 6 months exists or is likely to exist. Of course this is also paid retrospectively.<sup>1</sup>

<sup>1</sup> Alternative retroactive payment in the case of severe depression or schizophrenia lasting over 12 months.

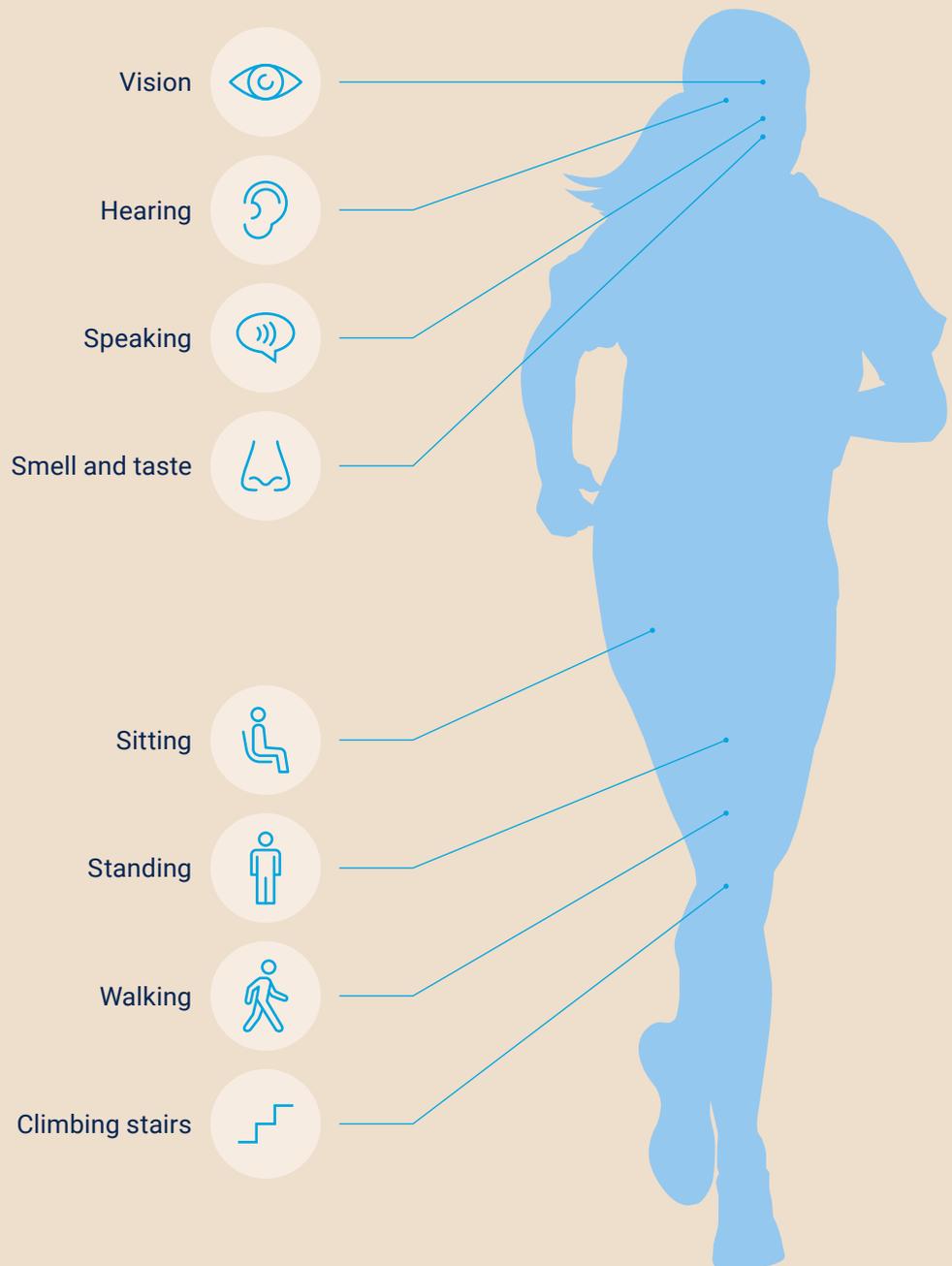


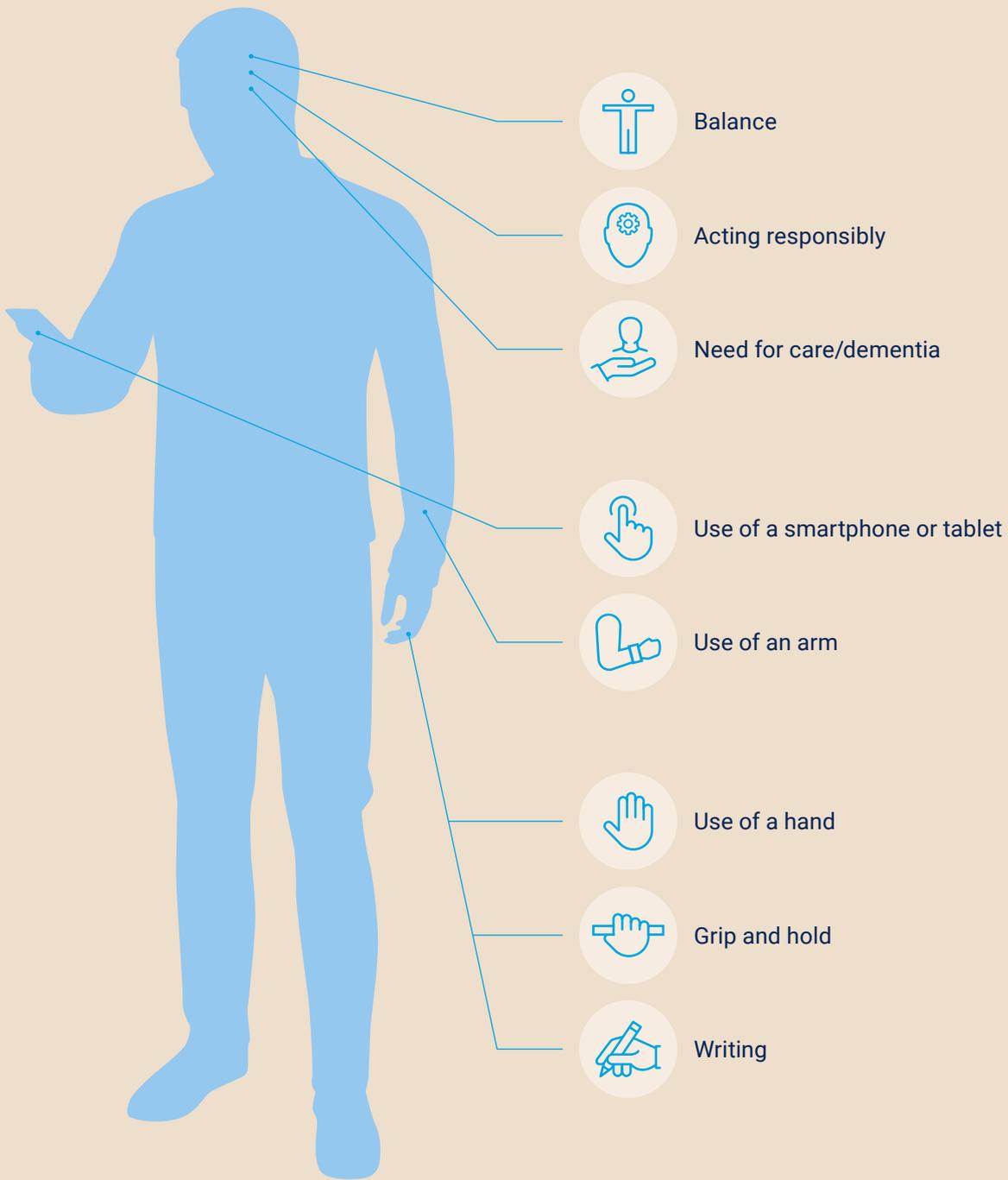
“My best friend had two epileptic seizures within a short space of time and is now no longer allowed to drive a car. If that happened to me, I could lose my job as a delivery driver.”

**Deniz, 28, parcel delivery driver** (fictitious case study)

# We always cover these basic abilities.

Stuttgarter BasicProtection+ always provides financial cover for 15 basic abilities which are essential in your everyday life. These include sensory perception abilities such as hearing and vision, important physical abilities, e. g. standing and walking, and also dependency on care including dementia.





# Extra protection adapted to your life.

Everyone has their own requirements – both professionally and privately. Adapt the Stuttgarter BasicProtection+ to your own individual needs with our 4 additional packages.

## Enhance your cover with up to 4 optional additional packages.

+

### Additional package **fit**



For people who put a lot of additional strain on their bodies and expect a lot from it.



**Kneeling and standing up**



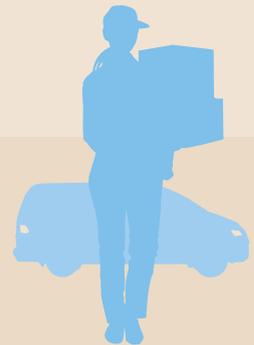
**Bending over and standing up**



**Lifting and carrying**

+

### Additional package **drive**



For people whose everyday life depends on unrestricted mobility by car.



**Driving a car**

**Means:** A driving licence is withdrawn, voluntarily surrendered or not issued until the age of 30 due to physical limitations.



### Additional package **ride**



For people who rely on the use of their bicycle or public transport.



**Cycling**



**Use of local and long-distance public transport**



### Additional package **smart**



For people who also want to cover their mental performance and psychological well-being.



**Limitation of mental performance**



**Severe depression**



**Schizophrenia**

# For cover that goes even further.

In addition to the loss of a basic ability, severe illness or incapacity to work could also affect your professional or private life. Optional supplementary insurance is also available to cover such circumstances.

## Choose whether to add optional supplementary insurance cover.

New



### Supplementary insurance cover **Benefit in the event of incapacity to work**

The supplementary insurance cover “Benefit in the event of incapacity to work” provides a monthly payment for up to 24 months if you are temporarily unable to work. And this applies even in the case of incapacity to work of 3 months or more, as long as the incapacity is expected to last for at least another 3 months or has already lasted for 6 months. You will receive the payment retrospectively from the first day of your incapacity to work and regardless of whether you have lost a basic ability.

For children and adults



### Supplementary insurance **Serious illness**

The supplementary insurance “Serious illness” entitles you to claim a one-off payment in an agreed amount if you suffer from one of the insured conditions during the contract period.

#### The following 10 serious conditions are covered<sup>2</sup>:

- Cancer<sup>3</sup>
- Heart attack
- Stroke
- Multiple sclerosis<sup>3</sup>
- Non-malignant brain tumour<sup>3</sup>
- Coma (including induced coma)
- Encephalitis
- Chronic kidney failure
- Chronic lung weakness
- Chronic liver failure

For people aged 15 and over

<sup>2</sup> The exact definition of the illness which needs to be fulfilled for a valid claim is specified in the policy conditions.

<sup>3</sup> There is a waiting period of 3 months.

“My husband and I both earn good salary. This allows the three of us to live a fairly carefree life. We want the same for our child Jonas.”

Sarah, 34, mother of Jonas (fictitious case study)

Only with Stuttgarter



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

The supplementary insurance “Exemption from premiums in the event of the death of the breadwinner” covers your child’s BasicProtection+ if anything should happen to you. Stuttgarter would then cover the premiums for your child’s BasicProtection+.

For children up to the age of 14

# Cover for your children is of fundamental importance.

If a child permanently loses a basic ability, this can have an impact on their later professional and private life, as well as future earnings. With **BasicProtection+ for Kids** you can provide early cover for your child against the loss of basic abilities – from the **age of just 5**.

And there are even more reasons to provide cover during childhood.



#### Unlimited access

Children do not usually have any pre-existing illnesses, so you can insure your child without any restrictions.



#### Attractive premiums

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



#### Option to switch to occupational disability insurance

Upon request, your child can switch to a Stuttgarter occupational disability insurance policy at a later date, without a new health check.

**BasicProtection+ for Kids** comprehensively protects your child.

BasicProtection+ for Kids covers the same basic abilities as the cover for adults. You can also take out the **4 additional packages fit, drive, ride and smart** and the supplementary insurance “Benefit in the event of incapacity to work” for your child straight away.

And our supplementary insurance “Exemption from premiums in the event of the death of the breadwinner” provides BasicProtection+ cover for your child in the event that something happens to you. Stuttgarter will then pay the premiums for your child's BasicProtection+.

“I want to become a fireman because I’ll be able to rescue people. But I need to be physically fit so that I can run up stairs and carry old ladies out.”

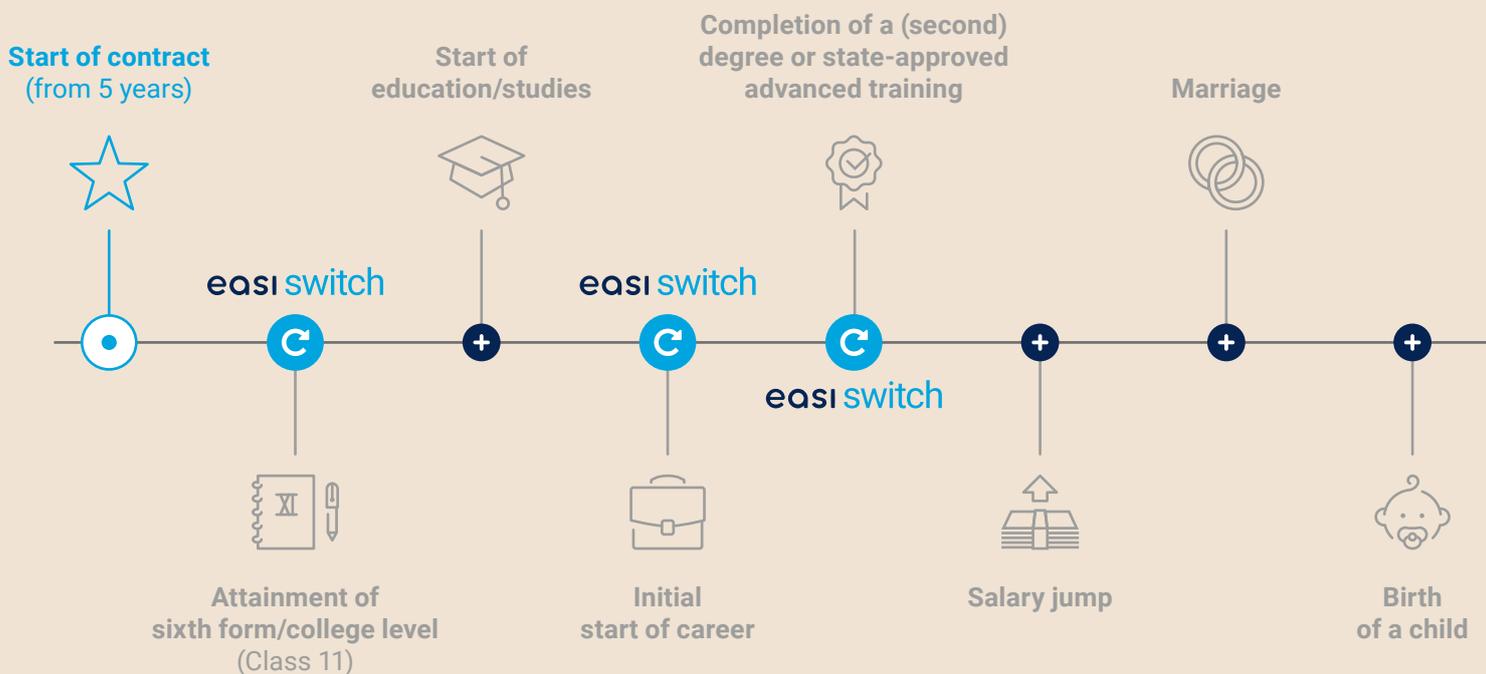
Lukas, 6, future fire chief (fictitious case study)



**Good to know:** Your child will receive the agreed monthly payment as long as the loss of their basic ability persists or until the insurance cover ends, regardless of their employment status.

# 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 the BasicProtection+ cover accordingly or switch to a Stuttgarter occupational disability insurance policy. This is our easilife concept.



easi switch



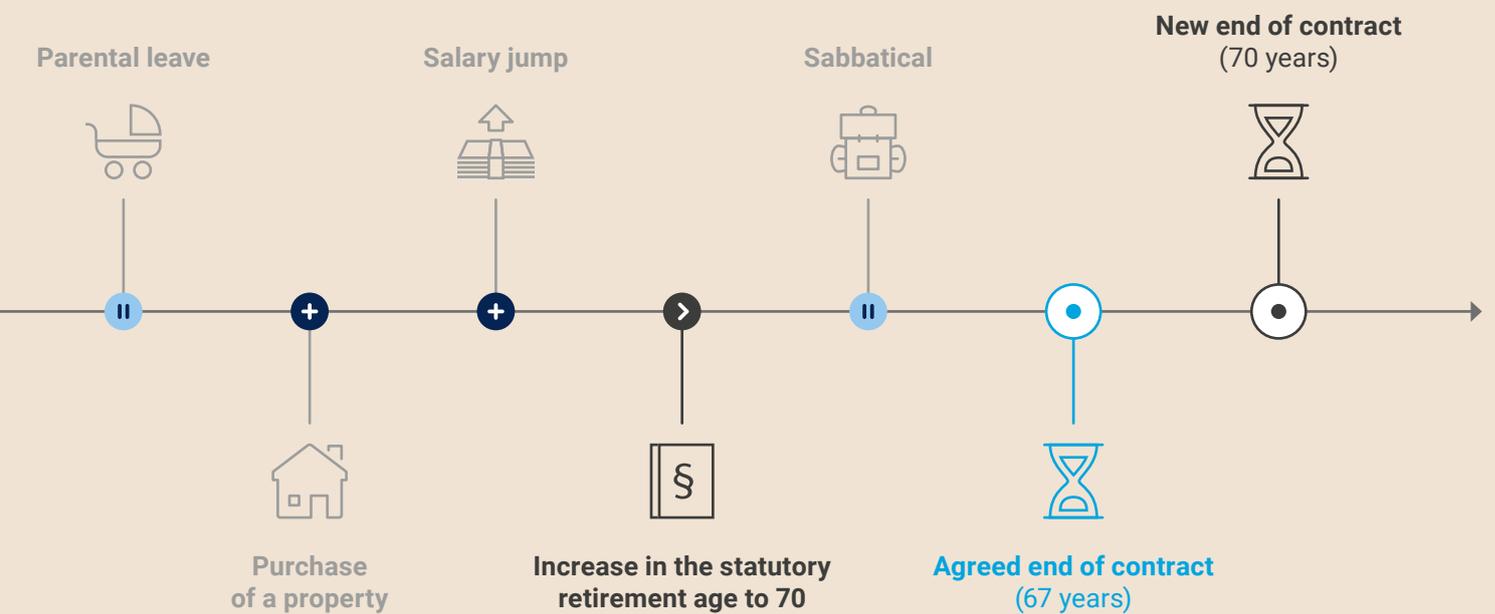
### Basic protection from an early age

You can also provide cover for your children from an early age with Stuttgarter's BasicProtection+ for children over the age of 5. If requested, also with an exemption from premiums in the event of the death of the breadwinner.

### Stuttgarter BU switch option

Opportunity to switch from BasicProtection+ to occupational disability insurance, without a new health check.

# 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.

## Arrange sustainable cover with BasicProtection+.

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

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



nachhaltig  
vorsorgen

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 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:



**CO<sub>2</sub> neutrality  
of our operational  
business activities**  
by 31.12.2029



**CO<sub>2</sub> 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](http://stuttgarter.de/download-nachhaltigkeitsbericht)

# Stuttgarter BasicProtection+ makes protection easy for you.



## Easy to combine

You can **put together your individual BasicProtection+ cover based on your needs**, e.g. with the optional additional packages.



## Easy to finance

The monthly premiums are **affordable, even on a small budget**.



## Easy to adjust

React to changes in your life and **adjust your cover according to your needs** with the holistic **easilife** concept.



## Easy to sustain

Arrange sustainable cover with BasicProtection+, thereby contributing to a **secure future** for yourself and your fellow man.



## Easy with no ifs or buts

You will receive the **monthly payment** as long as the loss of your basic ability persists or until the insurance cover ends, regardless of whether you can still practice your profession.



## Easy for children too

You can also arrange BasicProtection+ cover with all additional packages for **children over the age of 5**, in particular the supplementary insurance "Exemption from premiums in the event of the death of the breadwinner".



"It's often quite hectic in the kitchen. I have narrowly avoided cutting my finger on a kitchen knife many times. So I know how important insurance is for me."

**Timo, 38, chef** (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.

5.2.009 – as of 07/2022

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 **Die Stuttgarter**  
Der Vorsorge-Versicherer