



Insure against being unable to work? It's simple to do!

Expressing your personal creativity or, supporting other people or solving complex problems. Irrespective of what motivates you to go to work, your job forms the financial foundation for your life at the same time. But what happens if this foundation suddenly collapses? If a long illness makes it impossible for you to perform your job? Or if you can no longer work after an accident? How will you be able to support yourself and your loved ones then? The risk is higher than you think. Because one in four people becomes unable to work in the course of their life.¹⁾

Important reasons to insure against being unable to work.



Your income is not as self-evident as you think.

An illness or accident can happen at any time – with occupational disability insurance you can secure a replacement income. And not only physical complaints, but also psychological stress is playing an increasingly important role: at around 30 %, mental illness is now the main reason for paying an occupational disability pension.²⁾



You cannot rely on state support.

The state is increasingly stepping back from its responsibility: you will only receive the full state reduced earning capacity pension if you can work less than three hours a day – a very strict regulation. In addition, at an average of 795 euros³⁾ per month, the payment is very low. You see: no real substitute for your labour.



We are there for you when you need us.

You will receive the agreed pension if, for health reasons, you are able to work less than 50 % in your last job. This applies after six months of disability. It is immaterial whether you could still perform a previous or different job when the disability occurs: only your current job counts.

We are your partner for income protection.



✓ **Reliable**

With occupational disability over 50 %, you will receive your guaranteed monthly pension.

✓ **Fair**

When occupational disability occurs, your current job is what is relevant to us.

✓ **Effective**

At the start of occupational disability, we will not refer you to another occupation – a specific referral is only possible following an examination.

✓ **Flexible**

Numerous customisation options allow you to choose the insurance that fits your life perfectly.

Our tip:

The sooner, the better!
By signing up to occupational disability insurance early on, you will ensure unbeatable terms – thanks to your young entry age and your good state of health.

1) "Aktuar Aktuell", Issue 44, valid as of December 2018.

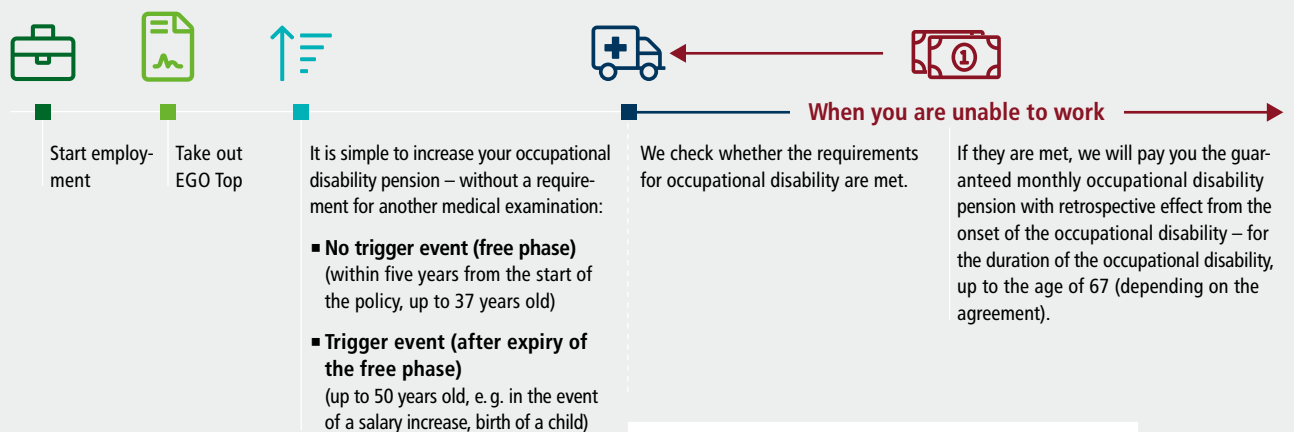
2) Morgen & Morgen 2019.

3) Deutsche Rentenversicherung Bund, pension portfolio on 31 December 2018, valid as of May 2019.

What makes our occupational disability insurance so special.

- ✓ **From the first day**
Where a claim is paid out, we pay from the first day on which occupational disability is determined – with retrospective effect, too, of course.
- ✓ **First aid payment in the event of cancer**
If certain serious cancers are diagnosed, you promptly receive the pension for an initial 15 months.
- ✓ **Always up-to-date**
With dynamic inflation protection, which can be selected as an option, your occupational disability pension will grow in line with price inflation.
- ✓ **Sickness benefit**
With the optional additional module "Payments during sick leave", you will receive support from us if you are signed off sick for six months.
- ✓ **Guarantee relating to changes to the sum insured**
There are many good reasons to increase your occupational disability pension – we offer you flexible solutions. Not just for particular events.
- ✓ **Worldwide**
Our insurance protection is valid worldwide.
- ✓ **Payment promise**
We pay out when your occupational disability starts if you are no longer able to perform your current job – even if you could theoretically perform a different job.
- ✓ **No notification requirement**
If you receive an occupational disability pension and you feel better again and can return to work, you do not need to notify us.

EGO Top is by your side – today and in future.



As flexible as life.

In the past, it was almost taken for granted that you stayed with the same employer from your first salary payment until retirement. Today, employment histories are more diverse than ever. But that's not a problem: your occupational disability insurance from HDI adapts to your life. Not the other way around. Our income protection accompanies you on your career path - no matter where it leads.

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Contract language is German, translations into other languages are not legally binding

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