

# Coverages and Products

## Types of Benefits

Benefits Country	Old Age Pension / Lump Sum	Disability Pension / Lump Sum	Salary Continuation	Group Life	Survivors Pension	Endowment	Accidental Death / Dismemberment	Medical	Critical Illness
Argentina	•	✓ 1) 6)	• 1) 6)	✓	-	•	✓	✓	-
Australia	-	✓ 1) 6)	✓ 6)	✓	-	-	-	-	-
Austria	✓	✓	✓	✓	✓	✓	✓	✓	-
Belgium	✓	✓	✓ 6)	✓	✓	✓	✓	✓	-
Brazil	•	✓ 1) 6)	-	✓	-	-	✓	-	-
Canada	•	✓	✓	✓	-	-	•	✓	•
Chile	• 2)	✓ 1) 6)	✓	✓	-	✓	✓ 6)	✓	✓ 6)
China	•	✓ 1)	-	✓	-	-	•	✓	✓
Colombia	-	✓ 1)	-	✓	-	-	✓	✓	✓
Czech Republic	✓	•	-	✓	-	•	✓	•	-
Denmark	✓	✓	-	✓	✓	✓	•	• 3)	•
Finland	✓	✓	✓	✓	✓	✓	✓ 6)	✓	-
France	•	✓ 6)	✓ 6)	✓	✓	-	✓ 6)	✓	✓ 6)
Germany	✓	✓ 2)	-	✓	✓	✓	✓	• 4)	-
Greece	•	✓ 1) 6)	✓ 6)	✓	-	-	✓ 6)	✓	-
Guatemala	-	-	-	✓	-	-	✓	✓	-
Hong Kong	•	✓ 6)	-	✓	-	-	✓ 6)	✓	-

• Coverage available / ✓ Coverage available and poolable

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Hungary	•	✓ 5) 6)	-	✓	-	-	✓ 6)	✓	-
India	•	• 5) 6)	-	•	-	-	• 6)	-	• 6)
Ireland	•	✓	-	✓	✓	-	-	-	✓
Italy	•	✓ 1) 6)	-	✓	-	•	-	-	-
Japan	•	•	•	✓	-	•	✓ 6)	• 6)	• 6)
Korea	• 1)	✓ 1) 6)	-	✓	-	•	✓ 6)	✓ 6)	-
Luxembourg	✓	✓ 6)	-	✓	✓	✓	✓ 6)	-	-
Malaysia	-	✓ 1) 6)	-	✓	-	-	✓	✓	✓ 6)
Mexico	-	✓ 1) 6)	-	✓	-	-	✓ 6)	✓	✓ 6)
Netherlands	✓	✓ 6)	-	✓	✓	✓	-	-	-
New Zealand	-	✓ 1) 6)	-	✓	-	-	-	-	-
Norway	• 7)	✓ 2) 6)	-	✓	✓ 6)	•	•	•	•
Panama	•	✓ 6)	-	✓	✓	-	✓ 6)	✓	-
Philippines	•	✓ 6)	-	✓	-	•	✓ 6)	• 6)	-
Poland	-	✓ 1)	✓ 6)	✓	-	-	✓	✓	✓
Portugal	•	• 1)	-	✓	-	-	✓	✓	-
Russia	•	✓ 1)	✓	✓	✓	✓	✓	• 9)	-

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Singapore	-	✓ 1)	✓	✓	-	-	✓	✓	✓
Slovakia	✓	✓	-	✓	✓	-	✓	-	-
South Africa	•	✓	✓	✓	✓ 6)	-	✓	•	✓
Spain	•	✓ 6)	-	✓	✓	-	✓ 6)	-	-
Sweden	•	• 6)	-	-	✓ 6)	-	-	-	-
Switzerland	✓	✓	✓	✓	✓	✓	✓	-	-
Taiwan	-	✓	-	✓	-	-	✓	✓	-
Thailand	-	✓ 1)6)	-	✓	-	•	✓ 6)	✓ 6)	-
United Kingdom	-	✓	-	✓	✓	-	-	-	✓
United States	-	✓ 2)	✓	✓	-	-	✓ 6)	✓ 10)	•
Venezuela	-	✓ 1)6)	-	✓	-	-	✓ 6)	✓ 8)	

- 1) Only lump sum
- 2) No lump sum
- 3) Medical via IHI poolable
- 4) Product available via associate
- 5) Only lump sum in case of accident
- 6) Only rider
- 7) Only Defined Benefit Plans; Defined Contribution Plans are not poolable
- 8) Administrative services only
- 9) Poolable under certain circumstances

• Coverage available / ✓ Coverage available and poolable

# Coverages and Products

## Financial Products

Country \ Products	Deposit Administration	Pooled Investment Funds (Managed Funds / Separate Accounts)	Company-Specific Portfolios (Separate Accounts)
Argentina	-	-	-
Australia	-	-	-
Austria	-	•	•
Belgium	•	•	•
Brazil	-	-	-
Canada	•	•	•
Chile	• 1)	• 1)	-
China	-	-	-
Colombia	•	-	-
Czech Republic	-	-	-
Denmark	✓	✓	•
Finland	-	-	-
France	•	•	•
Germany	•	-	•
Greece	•	•	-
Guatemala	-	-	•
Hong Kong	-	-	-
Hungary	-	-	-

• Product available / ✓ Available via associate

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## Financial Products

Country \ Products	Deposit Administration	Pooled Investment Funds (Managed Funds / Separate Accounts)	Company-Specific Portfolios (Separate Accounts)
India	-	•	-
Ireland	-	•	•
Italy	-	-	-
Japan	•	•	•
Korea	-	-	-
Luxembourg	•	•	• 2)
Malaysia	•	-	-
Mexico	-	-	-
Netherlands	-	•	•
New Zealand	-	-	-
Norway	-	-	•
Panama	-	-	•
Philippines	-	-	-
Poland	-	-	-
Portugal	-	-	-
Russia	-	-	•
Singapore	-	-	-
Slovakia	-	-	-

• Product available / ✓ Available via associate

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## Financial Products

Country \ Products	Deposit Administration	Pooled Investment Funds (Managed Funds / Separate Accounts)	Company-Specific Portfolios (Separate Accounts)
South Africa	•	•	•
Spain	-	•	•
Sweden	-	-	•
Switzerland	-	-	• 3)
Taiwan	-	-	-
Thailand	-	-	-
United Kingdom	-	-	-
Venezuela	-	-	-

- 1) Product offered but combined with a life insurance policy only
- 2) Unit-linked solutions with or without risk coverages
- 3) Offered by Swiss Life Asset Management

• Product available / ✓ Available via associate