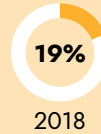
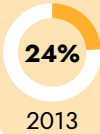


Why do self-employed persons need occupational disability insurance?

The **consequences** of **long-term disability** due to illness or accident are immense.

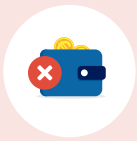
The self-employed often build up **buffers** against setbacks, but not everyone can cover a lengthy and **severe loss** of income.

The percentage of self-employed with insurance coverage is falling.



✗ Not insured

What happens now when self-employed persons suffer long-term illness or injury?



Monthly social assistance benefit of € 1,050



Forced to spend savings



Could lose house



Mark, age 32.
Home-owner, lives alone

✓ Insured

What does our proposal change for self-employed persons suffering long-term illness or injury?



Help returning to work



Benefits until state pension age



Less need to spend savings



Lisa, age 32.
Home-owner, lives alone

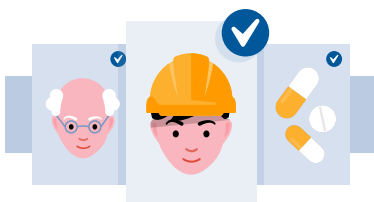
What is the Foundation proposing?

Accessible

Standard insurance for independent professionals/freelancers, with default coverage.

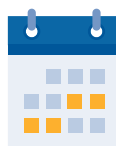
This spreads the risk.

No discrimination in terms of age, occupational risks or medical history.



Affordable

The contribution depends on what you choose. From € 20,000 in taxable income to max. coverage: between € 120 and € 220 gross. That's approx. € 85 to max. € 150 net monthly.



Uninsured risk:
Standard 12-month deferred period until benefits commence. You can also opt for 6 or 24 months. You control the contribution amount this way.



Max. coverage + size of benefit:
Maximum coverage is € 30,000 gross annually. Monthly benefits capped at € 1,650 gross.

More freedom of choice

You yourself decide on the uninsured risk. Other arrangements or supplementary insurance are possible, as long as they match the standard. You can also retain your present insurance if you like.

