



Business'Expat Life & Disability benefits

The life & disability benefits provided under your plan have been designed to support your employees through life's difficult times: sick leave from work, loss of autonomy, death... These benefits allow them to maintain their standard of living and protect their loved ones from financial hardship.

01/ Death / Permanent total disability lump sum (compulsory)



This lump sum will be paid, in the event of death, to the beneficiary (or beneficiaries) your employees will designate, or to them in the event of permanent total disability. It can be of any amount between €/\$25,000 and €/\$1,000,000 (in multiples of €/\$25,000).

You can also opt to **double this lump sum in case of accidental death.**

02/ Disability lump sum all causes (optional)



The disability benefit is a cash payment which is paid as a lump sum if the degree of disability is greater than 33% according to the scale set out in the plan.

This lump sum can be of any amount between €/\$25,000 and €/\$1,000,000 (in multiples of €/\$25,000), and cannot exceed the level of the death lump sum already selected.

03/ Income protection benefit (optional)



To maintain your employees' level of income in the event of sick leave from work, you can choose between two types of benefits:

| "French-style" income protection or daily benefits | "Anglo-saxon-style" income protection or daily benefits | | | | | | | | | |
|---|--|----------|---------|--|---------|---------|----------|---------|---------|----------|
| <p>Benefits will be paid after a compulsory waiting period and for a maximum duration of 36 months.</p> <p>They will be followed by the payment of a pension if your incapacity to work is recognized as permanent.</p> <p>Waiting periods available:</p> <table border="1" data-bbox="274 1765 655 1845"> <tr> <td>30 days</td> <td>60 days</td> <td>90 days</td> </tr> </table> | 30 days | 60 days | 90 days | <p>Short Term Disability</p> <p>This benefit will provide your employees with benefits (from 25 to 500 €/\$) from the 1st day of temporary incapacity to work due to an accident or hospitalization, or from the 7th day in case of illness.</p> <p>This benefit will automatically stop at the end of the payment period chosen upon enrollment in the plan.</p> <p>Payment periods available:</p> <table border="1" data-bbox="975 1630 1353 1711"> <tr> <td>30 days</td> <td>60 days</td> <td>180 days</td> </tr> </table> <p>Long Term Disability</p> <p>As an additional payment, you can select a benefit which will provide them with benefits on expiration of the chosen waiting period, and up to 1080 days.</p> <p>Waiting periods available:</p> <table border="1" data-bbox="975 1921 1353 2002"> <tr> <td>30 days</td> <td>60 days</td> <td>180 days</td> </tr> </table> | 30 days | 60 days | 180 days | 30 days | 60 days | 180 days |
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