

Why Partner with Gothaer Lebensversicherung AG?

- **Celebrating 200 years of experience** - Founded in 1820, Gothaer Insurance Group ranks among Germany's largest insurance groups and is one of the country's largest mutual insurance associations.
- **Solution-driven and service-oriented** - With first-class risk and financial products, quality advice as well as comprehensive and best-fit solutions, Gothaer positions itself on the German insurance market as one of the leading solution-driven holistic service insurers in Germany, offering a wide range of life, health and general insurance products and solutions:
 - Gothaer Lebensversicherung AG: insurance protection and financial planning strategies.
 - Gothaer Krankenversicherung AG: healthcare
 - Gothaer Allgemeine Versicherung AG: property and casualty insurance
- **Gothaer Lebensversicherung AG: a prime, highly esteemed life insurance provider** - Tailor-made corporate insurance coverage programs with innovative solutions for biometric insurance and unit-linked policies with guarantees, ability to provide high-end solutions for second pillar group pension solutions.
- **Leading insurance partner and investor in renewable energies** - Gothaer is professionally involved in all areas of renewable energies, from development to operation: wind energy, solar energy, bio energy, geothermics and hydropower.
- **Financially strong** - The "A" S&P rating (per 11/23/2022) reflects the confidence in Gothaer's value-based management strategy, the broad mix of distribution channels, the proactive change in product mix towards high-yield insurance and the ability to adjust to rapidly changing market conditions.
- **Innovative, market-driven and cost-efficient basic skills protection: "Fähigkeitenschutz"** - Humans have numerous skills, some of which are essential for being able to take an active part in life, e.g. standing, walking, speaking, sitting and writing, but also mental performance or the ability to act independently. "Fähigkeitenschutz" covers the loss of up to 18 defined basic abilities.
- **State-of-the-art life and disability insurances calculated on a one-year basis** - With a technical one-year calculation, Gothaer offers a very cost-effective product with greatly simplified acceptance regulations and very high levels of benefits. As a rule, only a confirmation of ability to work is required for acceptance. Direct insurance calculated on a one-year basis can be continued by the insured person in accordance with the German company pension law, if the employee leaves the employer.
- **Gothaer Guarantee Pension Index** – The old-age pension product, "Gothaer GarantieRente Index" is a modern and intelligent index-oriented 2-pot hybrid product with very low costs and a return-optimized index composition. Thanks to the brand new construction with Munich Re, a world-renowned reinsurer, Gothaer offers very high return opportunities with a variety of comprehensive premium and credit-related guarantees. In addition, 2 out of 4 indices offered fully meet the ESG criteria.
- **"Ambition25"** – Gothaer's sustainability strategy: Gothaer has committed to the strategic objective of driving the transformation with innovative and sustainable insurance products by 2025:
 - Sustainability in the core business: ESG based investment strategies as well as insurance and investment products which take sustainability principles into account and support clients in their transformations.
 - Sustainability within the company: Workplace culture, health promotion, diversity, environmental protection, and climate neutrality are all areas where Gothaer aspires to set a positive example.
 - Sustainability in community involvement: the Gothaer Foundation supports research, environmental and nature conservation projects.



Gothaer Lebensversicherung AG: Facts & Figures

- IGP Network Partner since: 2015
- Financial Ratings:
 - Standard & Poor's (11/23/2022): A (Stable)

Recent Awards & Recognitions

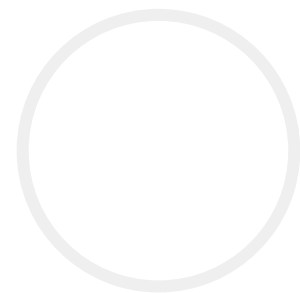
- Company Rating
 - Morgen & Morgen Rating: very good (4 stars) – overall Gothaer life insurance (Status: 10/2022 – ID: D22014)
- Disability insurance:
 - Morgen & Morgen Rating: EXCELLENT (5 stars)
 - Gothaer occupational disability Premium (Status: 05/2022 - ID: D 22005)
 - Franke & Bornberg Rating: EXCELLENT (0.5|FFF) - Gothaer occupational disability Premium (Product 01/2022| Rating 08/2022)
- Basic skills insurance
 - Morgen & Morgen Rating: EXCELLENT (5 stars) – Gothaer Ability Protection Premium (Status: 04/2022 - ID: D 22005)
 - Franke & Bornberg Rating: EXCELLENT (0.5|FFF) - Gothaer Ability Protection Premium (Product 01/2022| Rating 04/2022)

More Information

Mr. Alexander Rottstädt

Gothaer Lebensversicherung AG
Arnoldiplatz 1
D-50969 Köln
Germany

T +49 221 308-23262
E alexander_rottstaedt@gothaer.de
W www.gothaer.de





The information in this document is subject to change without notice. Please contact your IGP Account Manager or IGPinfo@jhancock.com for more details.

The International Group Program (IGP) is a registered brand name under John Hancock. IGP operates in the State of New York under JH Signature Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience. John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

IGP Network Partners operating outside of the United States are not necessarily licensed in or authorized to conduct insurance business in any state in the United States including the State of New York. The policies and/or contracts issued by a Network Partner to contract holders outside of the United States have not been approved by the NY superintendent of Financial Services, are not protected by the NY State guaranty fund and are not subject to the laws of NY or the laws and/or protections of any other state where the Network Partner is not licensed to do business.