

ERGO Versicherung AG
(in assoc. with **BONUS Pensionskassen AG**):
Your Best Choice

- **Strong insurance group** - ERGO Versicherung AG is part of Munich Re, one of the leading reinsurers and risk carriers worldwide. ERGO Versicherung (in association with BONUS Pensionskassen AG) can offer all relevant funding vehicles for employee benefits in Austria:
 - executive benefit plans
 - tax-privileged group life insurances
 - staff pension schemes via Occupational Collective Insurance and/or Pensionskasse (i.e. multi-employer pension fund)
 - funding of legal severance payments via group liability insurance or the mandatory Betriebliche Vorsorgekasse (i.e. multi-employer severance payment fund)
- **ERGO Versicherung AG** - offers a real added value for existing and newly established pension plans:
 - ERGO's Occupational Collective Insurance can be combined with a Pensionskasse solution to meet both needs, lifelong guarantees and flexible investment. ERGO is the only Austrian insurer to provide homogeneous risk coverages and benefits.
 - In cooperation with BONUS Pensionskassen AG, both funding vehicles deliver an outstanding performance:
 - Online Client Service – Secure personal web access with extensive information available, including tax information and statements, annual account and benefit statements, investment information, online forms and links to other informative homepages.
- **BONUS Pensionskassen AG** - offers 5 different types of investment and risk groups (VRG – Veranlagungs- und Risikogemeinschaft), covering more than 1,000 institutional clients with EUR 1.7 bln. assets under management in 2019.
 - **Efficient administration** - Customized form with the choice of the preferred strategic asset allocation and employee contributions.
 - **Life Cycle Model** - Offers the individual the choice between three different strategic asset allocations (SAA):
 - Dynamic SAA with equities between 34-59%
 - Balanced SAA with equities between 20-36%
 - Defensive SAA with equities between 10-18%

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Facts & Figures

- IGP Network Partner since: 1967
- Market Position: No. 4
- IGP's share of the group insurance portfolio: 65%
- Financial Strength Ratings:
 - Standard & Poor's (per 7/26/2019): AA-

Recent Awards & Recognitions

- Commitment to comply with the principles for responsible investment (PRI) of the United Nations for BONUS Pensionskassen AG and BONUS Vorsorgekasse AG
- "Gold" ÖGUT Zertifikate for Sustainable Investment Strategy for BONUS Vorsorgekasse AG
- BONUS Vorsorgekasse AG is 7-time winner of the MVK Service Award for Best Service



More Information

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Claims Processing & Claims Timeliness

Measurement of claims payment processing & timeliness per client	✓
Frequency of measurement reports	Semi-annually
Claims payment commitment	
- Death: 95% within 10 working days	✓
- Disability: 95% within 21 working days	✓

Claims Processing Accuracy

Measurement of claims payment accuracy per client	✓
Frequency of measurement reports	Annually
Accuracy commitment: 98% of claims	✓

Account Servicing: Responding to Inquiries

Measurement of responsiveness to telephone inquiries	✓
Measurement of responsiveness to written inquiries	✓
Measurement of responsiveness per client	✓
Inquiry commitment:	
- 95% within 1 working day for telephone inquiries	✓
- 95% within 5 working days for written inquiries	✓

Premium Statements

Measurement of timeliness of premium statements (bills)	✓
Measurement of timeliness of premium statements (bills) per client	✓
Frequency of measurement reports	Monthly
Premium statement commitment: 95% within 20 working days	✓

Helplines and IT Capabilities

Employee help line to respond to employee inquiries	✓
Helpline availability 24/7	-
On-line Administration (real-time)	-





The information in this document is subject to change. 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 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.