



# Henkel occupational disability insurance

Dear Henkelaner,

as a company that operates sustainably, Henkel regularly reviews the quality of its pension products in order to provide all Henkel employees with attractive and needs-oriented offers. The goal is to provide you with the best possible support in many areas of life and situations.

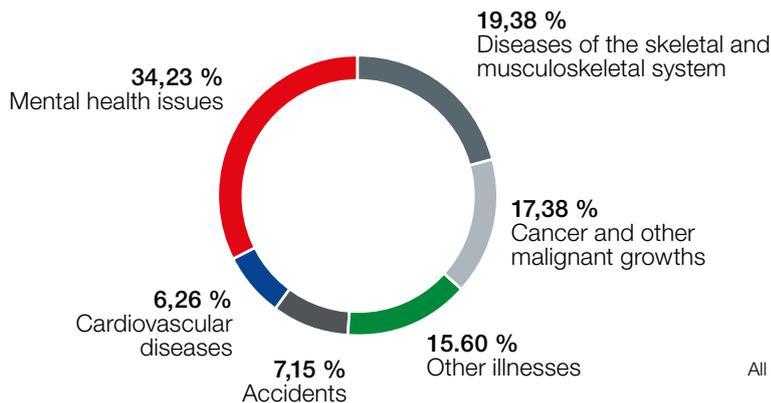
In statistical terms, one of about every four employees will be confronted by this situation and will be forced to end their careers ahead of time due to occupational disability. The reason is rarely an accident. It is more likely to be caused by nervous and mental health issues or diseases of the skeletal and musculoskeletal system. The benefits provided by statutory pension insurance only partially cover these risks. Occupational disability insurance already pays out if you are unable to carry out 50% (or more) of your current job for an estimated six months (or longer). It therefore makes a lot of sense to take out additional cover for the risk of occupational disability.

For your decision, we recommend you make use of an individual consultation with our BVUK. specialists.

## Statement by Stiftung Warentest (Finanztest 08/2023)

“Having to give up your job because of your health - occupational disability insurance protects against this financial risk. It is essential for anyone who lives from their earnings and has no savings to maintain the standard of living they have achieved in their working life for years or decades.”

## The most common reasons for occupational disability



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## Henkel has a special insurance offer for you, and these are your advantages and special features

- » Acceptance into the insurance is generally without a health checkup, only a simple declaration of duty (Dienstobliegenheitserklärung).
- » No additional surcharges for risk groups, e.g. smokers or production employees.
- » Possibility/Advantage of tax and social security savings during the contribution phase. (deferred compensation)
- » At the end of the contract term, you can receive a capital payout from the policy's surpluses as an insured individual if there was no case of occupational disability.
- » Continuation with the new employer or privately at unchanged conditions.
- » Additional HENKEL subsidy to your individual gross amount (according to the company agreement).
- » The benefits are taxed retrospectively and, depending on the individual health insurance status (private/statutory), are partly subject to health and long-term care insurance.

### Consulting and services by BVUK.

- » Individual consultation by BVUK. specialists.
- » Providing assistance in case of occupational disability.

### Appointment booking

Please arrange an individual consultation with a BVUK. specialist to find out more about the occupational disability insurance. Scan the QR code or contact:

☎ +49 211 797 90 90

✉ [henkel@bvuk.de](mailto:henkel@bvuk.de)



**My appointment is on** \_\_\_\_\_

**at** \_\_\_\_\_

**in the building** \_\_\_\_\_

Please have a current payslip and documents of any existing occupational disability contracts ready for the consultation.

