

Business partner / biometrics / July 2024

# Acceptance guidelines for foreign persons / persons with foreign nationality

Persons with a **permanent work permit** ("settlement permit" or "permanent residence permit – EU") can be insured under the acceptance guidelines of Alte Leipziger during a degree program or while working in Germany.

## Temporary residence permit

The person must be registered in Germany as a student or engaged in paid work.

### Insurance coverage available:

- Alte Leipziger offers insurance coverage for holders of a temporary residence permit ("residence permit" or "EU blue card"). Certain criteria apply, depending on the product.
  - If a "probationary certificate" is submitted as an extension for a "residence permit," then insurance coverage can also be offered with the "probationary certificate" as well.

### No insurance coverage is available:

- Insurance coverage cannot be offered to holders of a "visa" or holders of an "ICT card" or "mobile ICT card". We can only offer coverage if this title is converted into a residence permit or "EU blue card."

## Maximum monthly disability pension (pension with BUZ and SBU)

	Residency permit	Blue card holder
Professional groups A1+, A1, A+ and A	€ 2,000	€ 3,000
Professional groups B1, B+ and B	€ 1,000	€ 2,000
Professional groups C+, C and D	€ 500	€ 500

- Global insurance coverage – no domestic clause!
- Dynamic premium adjustments and premium-free adjustments in case of disability possible up to 5 %
- Guaranteed pension increase up to 3% possible
- Benefits in case of disability can be included
- Maximum final age depending on classification
- Must be economically appropriate
- Extension and follow-up insurance guarantee, as well as special increase option for career starters are excluded.

**Disability protection for every shift, and up to an age of 67!**

## Maximum monthly basic capability pension

	Residency permit	Blue card holder
BC class 1+ and 1	€ 1,500	€ 2,000
BC class 2	€ 1,000	€ 1,000

- Global insurance coverage – no domestic clause!
- Dynamic premiums up to 5 % available

**BC coverage up to age 67 available!**

- Guaranteed pension increase up to 3% possible
- Must be economically appropriate
- Disability change option is excluded
- Extension and follow-up insurance guarantee, as well as special increase option for career starters are excluded.

In case of a **combination** of disability and basic capability coverage, the total pension from disability and basic capability coverage may not exceed the maximum disability pension!

### **Term life insurance**

- max. €100,000 death benefit
- Follow-up insurance guarantee excluded

### **Retirement provision**

Insurance coverage can be offered at normal conditions.

In addition to the popular funds in our fund portfolio, we also offer other interesting funds.

These include

- Franklin FTSE India ETF,
  - HSBC Asia Pacific ex Japan,
  - SPDR MSCI ACWI IMI ETF,
  - Vanguard FTSE Developed World ETF,
- and many more.

We have added iShares MSCI World Islamic ETF specifically for Sharia-conforming investing.

### **Customer-friendly processes from anywhere via the [“fin4u” app](#)**

Our customers are able to complete many processes on their own worldwide. These include changing their payment method, premium, redemptive right, banking information, address, or fund selection. However, customers can also secure their fund balance, make payments, object to a dynamic premium change or report a disability claim via the app. All documents are also available to you via our fin4u app.

### **Special application requirements**

You must submit a copy of your residency permit with your application. Your primary residence must be located in Germany. Since Alte Leipziger always utilizes direct debits, we need banking information for a bank within the SEPA area.

### **Special information for persons from countries with a (partial) travel warning**

An individualized risk assessment is required for persons from countries for which the Federal Foreign Office has issued a [travel warning](#).

### **Special information for EU citizens**

EU citizens can be insured under the Alte Leipziger acceptance guidelines if their primary residence is located in Germany.

### **Special information for persons from Switzerland**

Persons with Swiss citizenship or residence in Switzerland can be insured by our company only if their **primary residence** is located in Germany. A self-declaration must be submitted by the applicant for this purpose.

**Special information for persons from the USA**

Persons with US citizenship or a permanent residence in the USA cannot purchase unit-linked products from us. This includes the "Invest" surplus appropriation option.