

S&P LIFE & DISABILITY PLAN ALL EMPLOYEES

The below guarantees are expressed including Social security reimbursements

GUARANTEES ALL EMPLOYEES Death in service lump-sum / Permanent and total disability Single, widowed, divorced - with no dependent child 320% base salary Married, common-law married with no dependent child 300% base salary Winstever the family situation with a dependent child 400% base salary Minimum amount Non Cadres : 170% SSAC Cadres : 340% SSAC Accidental death / Permanent and total disability as a result of an accident Cadres : 340% SSAC Minimum amount 100% death in service lump-sum Additional lump sum for traffic accidents 100% death in service lump-sum Additional dependent child 100% death in service lump-sum Additional dups with no dependent child 420% base salary Per additional dependent child 100% death in service lump-sum Additional dups with no dependent child 100% base salary Additional dup sum for traffic accidents 100% All employees with no dependent child 180% base salary Additional dependent child 180% base salary Educational allowance 12 % base salary • Until 12 years old 12 % base salary • Between 12 and 18 years old (school/university enrolment required)
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Simultaneous/ Posterior death of spouse Lump-sum 170% of death-in-service lump-sum
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- Until 18 years old : 12 % hase salary
Educational allowance per dependent child - Between 18 and 26 years old (school/university enrolment required) : 1
base salary
Short-term disability
Waiting period 90 consecutive days
Allowance 100% of reference salary after deduction of Social security allowance
Compensation up to 100% of net income (after deduction of Social security allowance) Yes
Short-term disability in case of workplace accident or occupational disease
Waiting period 90 consecutive days
Allowance 100% of reference salary after deduction of Social security allowance
Compensation up to 100% of net income (after deduction of Social security allowance) Yes
Long-term disability
1st category 60% of reference salary after deduction of Social security pension
2nd or 3rd category 100% of reference salary after deduction of Social security pension
Long-term disability resulting from an occupational condition/accident
Long tom and any found in observation do not do not do not do not do not not do not not do not not not do not not not not not not not not not no
Incapacity rate (N) above or equal to 33% and below 66% 100%*3n/2 reference salary after deduction of Social security pensio

SSAC: Social Security Annual Ceiling: EUR 47,100 (2025 value)

Ces informations sont données à titre indicatif. Seule la notice de l'assureur fait foi. / This information is given for information only. Only the insurer's notice is authentic.