

Take care of yourself!

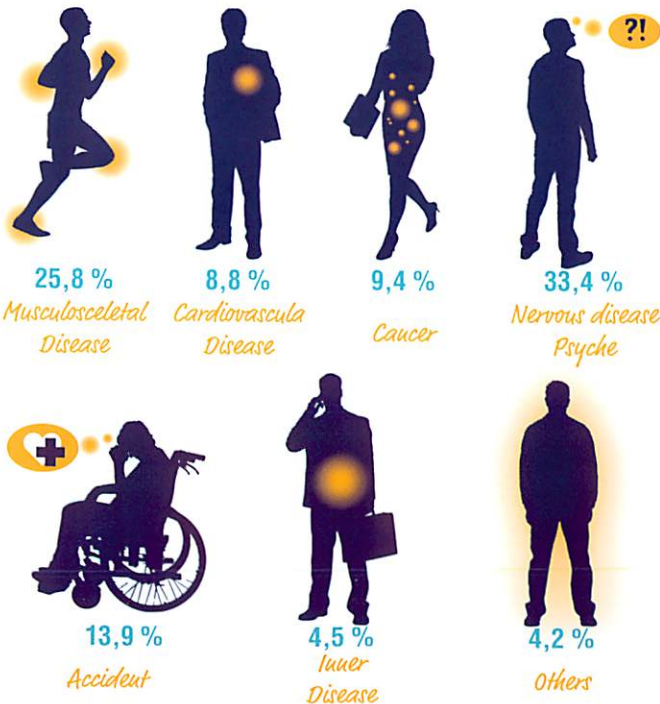
You are happy that with SAP you have found an employer in Germany you can trust, who promotes your talent and who gives you the opportunity to start a new life in Germany.

At the moment you are doing better than ever before - and yet this is just the beginning of your future.

Many colleagues put it at the back of their minds that life also involves risks that they do not know of today, hoping that everything will go well.

Nevertheless one should know as much as possible about these risks and have a good look at the possible consequences. What will happen, for example, if you have to face one of the following challenges in the next few years?

Insurance benefits



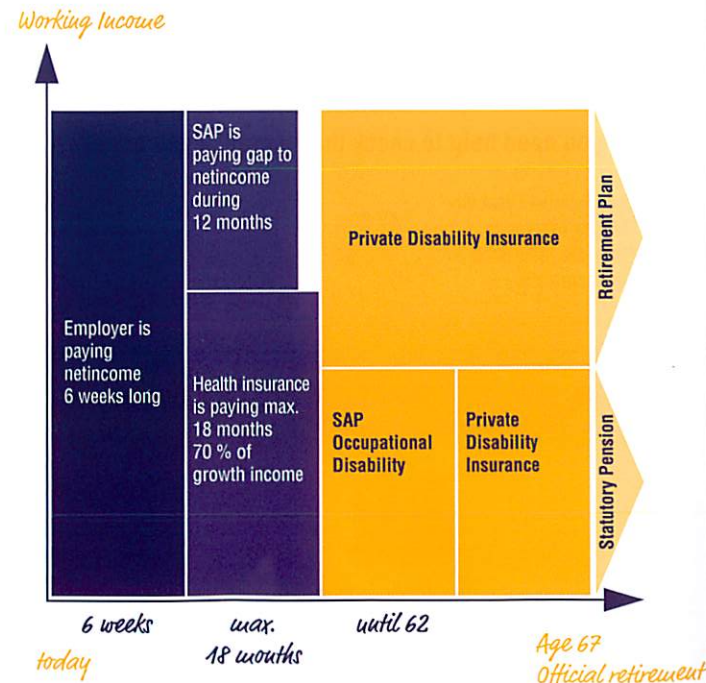
Source: Insurance benefits of Swiss Life Insurance, level: Dec 2015

What's next in terms of money?

Statistically speaking, one out of four people in Germany suffers such a blow of fate (serious accident or illness). This is also true for people working in offices. You would no longer be able to exercise your profession at SAP and would be occupationally disabled in Germany.

To make matters worse, you will have financial worries in addition to your health problems as SAP will continue to pay your full salary for 6 weeks maximum only. Afterwards, your statutory health insurance will pay a sickness benefit for up to 18 months maximum. But the amount of the sickness benefit will always be below your previous net income. SAP will cover the difference for 12 months and then this payment will stop.

Health Insurance & Occupational Disability Insurance



What will happen after 18 months?

When these 18 months have expired, the sickness benefit will no longer be paid and you will receive unemployment benefits from the state, but only if you have been working in Germany for five years at that time. This is often not the case as you may just have come to Germany from abroad.

Through SAP's company pension scheme you will receive a monthly occupational disability pension (if selected) of € 2,149 maximum, but only until the age of 62. After the deduction of taxes and social security contributions you will have less money at your disposal so that you will need a private cover until you reach pensionable age (67). We recommend taking out an insurance cover of 80% of your net income.

Your contact Isabelle Helme will be pleased to assist you in finding the right insurance cover!



Isabelle Helme

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- ✓ Special SAP conditions
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My service & consultancy is **free of charge**. My claims are directed to the company or the bank, for which the customer has chosen the financial or insurance Product.

I am looking forward to hearing from you.

Sincerely,

Isabelle Helme

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Occupational Disability Insurance Ad On to SAP Benefit Plan

Health Insurance „Krankengeld“ covers you maximal 18 months in such a case. Ask me for more informations about your standard Cover with SAP and the SAP Private disability insurance Add On you need in extension.

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