

- Belongs to the French Insurance Group GROUPAMA.
- Backed by a financially sound group: “A” rating by Standard and Poor’s in 2009.
- Present in Portugal since 1920 (formerly GAN Portugal).
- Traditional group insurer.
- Company of reference in the employee benefits market.
- Financial strength – solvency margin in 2009: 200%.
- Total managed assets: EUR 509.07 million.
- Member of the Swiss Life Network since 2004.

Special Advantages

- Tailor-made solutions.
- Profit sharing for all groups:
 - Groups over 200 lives through individual accounts
 - Groups under 200 lives through a local pool with a Stop Loss system
- Special premiums are offered to companies belonging to multinational groups.
- Compensation scheme to cover profit sharing losses in the event of transferring a Group Life contract from a competitor.
- Highly competitive investment yields.

Coverages and Products

Types of Benefit:

- ★ Group Life
- ★ Total & Permanent Disability (lump sum - rider)
- ★ Accidental Death & Dismemberment (rider)
- ★ Traffic Accidental Death (rider)
- ★ Medical
- ❖ Old Age Pension / Lump Sum
- ❖ Annuities

Financial Products:

- ✖ Pension Funds / Group Retirement Plans
- ✖ Medium / Long-Term Investment Solutions

-
- ★ Coverage available & poolable
 - ❖ Coverage available
 - ✖ Product available