

# AlpenSicher Life Premium

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## Premium Life Insurance with Investment Component

### Product Overview

AlpenSicher Life Premium combines comprehensive life insurance coverage with flexible investment options, providing both protection and wealth accumulation opportunities.

### Key Features

#### Insurance Components

- Death benefit up to €5,000,000
- Terminal illness advance payment option
- Disability rider available
- Critical illness coverage optional

#### Investment Features

- Flexible premium allocation
- Four investment strategies available
- Tax-advantaged growth
- Quarterly portfolio rebalancing

### Technical Specifications

#### Coverage Details

- Minimum contract duration: 10 years
- Entry age: 18-65 years
- Maximum coverage age: 85 years
- Minimum monthly premium: €50
- Maximum coverage: €5,000,000

#### Investment Portfolios

##### Conservative Strategy (80% bonds, 20% stocks)

- Expected annual return: 2-4%
- Risk level: Low
- Management fee: 0.8% p.a.
- Recommended for: Age 60+

##### Balanced Strategy (60% bonds, 40% stocks)

- Expected annual return: 4-6%
- Risk level: Medium
- Management fee: 1.0% p.a.

- Recommended for: Age 45-60

### **Growth Strategy (40% bonds, 60% stocks)**

- Expected annual return: 6-8%
- Risk level: Medium-High
- Management fee: 1.2% p.a.
- Recommended for: Age 35-45

### **Dynamic Strategy (20% bonds, 80% stocks)**

- Expected annual return: 8-10%
- Risk level: High
- Management fee: 1.4% p.a.
- Recommended for: Age 18-35

## Premium Structure

### Base Premium

- Minimum monthly: €50
- Maximum monthly: €5,000
- Premium payment frequency options:
  - Monthly (standard rate)
  - Quarterly (1% discount)
  - Semi-annual (2% discount)
  - Annual (4% discount)

### Optional Riders

- Disability coverage: +25% of base premium
- Critical illness: +30% of base premium
- Accidental death: +10% of base premium
- Hospital daily allowance: +15% of base premium

## Early Cancellation Fee Structure

### Year 1

- Withdrawal fee: 85% of paid premiums
- Administrative fee: €250

### Years 2-3

- Withdrawal fee: 65% of paid premiums
- Administrative fee: €200

### Years 4-5

- Withdrawal fee: 45% of paid premiums
- Administrative fee: €150

## Years 6-7

- Withdrawal fee: 25% of paid premiums
- Administrative fee: €100

## Years 8-10

- Withdrawal fee: 10% of paid premiums
- Administrative fee: €50

## After Year 10

- Withdrawal fee: None
- Administrative fee: €25

# Coverage Exclusions

## Death Benefit Exclusions

- Death by extreme sports (including but not limited to):
  - Base jumping
  - Free solo climbing
  - Cave diving
  - Wing suit flying
  - Ultralight aircraft flying
- Death in countries with active travel warnings:
  - As defined by Austrian Foreign Ministry
  - Updates checked at time of incident
  - List available on request
- Suicide:
  - Within first 3 years of contract
  - Within 2 years of any coverage increase
- Civil unrest or riots:
  - Active participation required
  - Passive presence may be covered
  - Subject to investigation

## Investment Component Exclusions

- Cryptocurrency investments
- Direct real estate investments
- Private equity investments
- Derivative trading
- Penny stocks
- Over-the-counter securities

# Claims Process

## Required Documentation

1. Original policy document
2. Death certificate
3. Medical reports
4. Police report (if applicable)
5. Beneficiary identification
6. Bank account details

## Processing Timeline

- Initial assessment: 48 hours
- Document verification: 5 business days
- Investigation (if required): Up to 30 days
- Payment processing: 2-3 business days

# Policy Modifications

## Allowed Changes

- Investment strategy (once per year free)
- Premium amount (minimum maintained)
- Coverage amount (subject to medical review)
- Beneficiary designation
- Payment frequency

## Modification Fees

- Investment strategy change (after first free change): €50
- Coverage increase processing: €100
- Payment frequency change: €25
- Policy document reissue: €35

# Contact Information

## Claims Department

- Phone: +43 316 8888 0001
- Email: [claims@alpensicher.at](mailto:claims@alpensicher.at)
- Hours: Monday-Friday, 8:00-18:00

## Investment Management

- Phone: +43 316 8888 0002
- Email: [investment@alpensicher.at](mailto:investment@alpensicher.at)
- Hours: Monday-Friday, 9:00-17:00

## Emergency Contact

- 24/7 Hotline: +43 316 8888 9999