

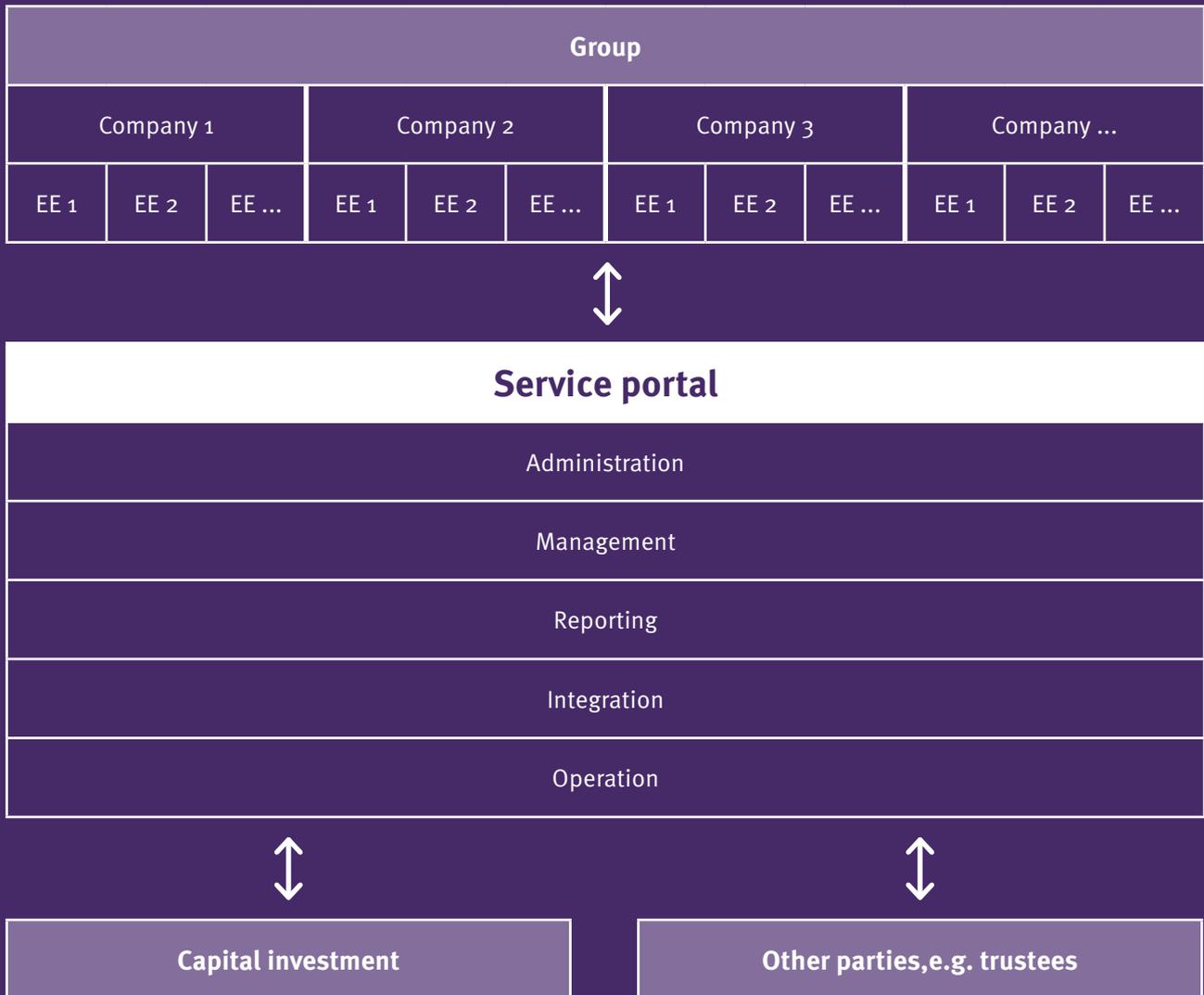
## msg.Pension

Manage time value accounts and company pensions  
online securely and flexibly

Flexible lifetime working time models require flexible pension solutions, which is why more and more employees are relying on modern capital and time value accounts in which they can easily save overtime, holidays, bonuses or portions of their income as monetary credit. The employer then invests this capital in investment funds, for example, and distributes it for a sabbatical year, parental leave or early requirement. Yet these presumably simple models

are difficult to manage: complex labour, tax and social security regulations make administration – which has to be coordinated between the employer, employee, insurer and broker – even more difficult.

# msg.Pension



EE = Employee

# Automated account management with modern portal technology

## Transparent, digital and cost-effective

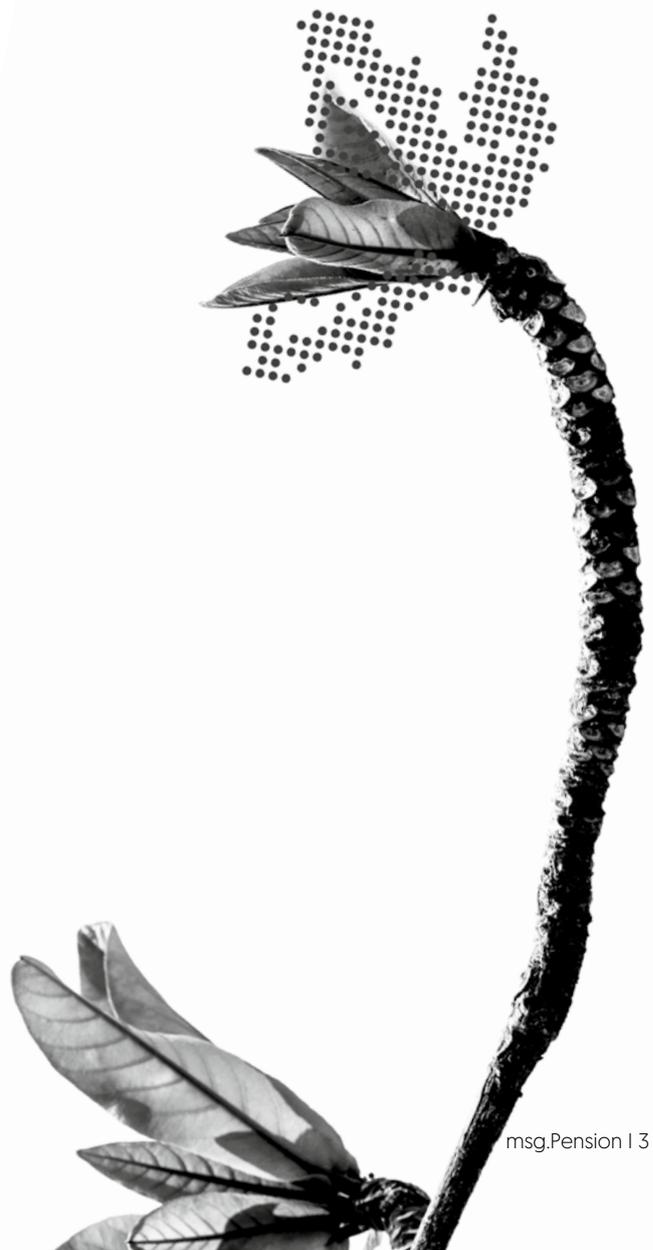
The modern, intuitive online service portal msg.Pension from msg life is a contemporary management solution that helps product providers and employees alike administrate contracts efficiently. All administration and processing takes place automatically through the msg.Pension service portal, be it setting up time value accounts or monitoring, settling and investing funds. This creates transparency: as an Internet-based application, companies and employees can access all important data and use self-services any time, anywhere and within the scope of their access privileges. It goes without saying that data security takes priority.

## A new dimension of flexibility

msg.Pension can connect to the personnel management systems of companies with ease. We set up the system in line with your specifications and create a time value account for every employee. This means that msg.Pension flexibly adapts to the specific requirements of your company and employees.

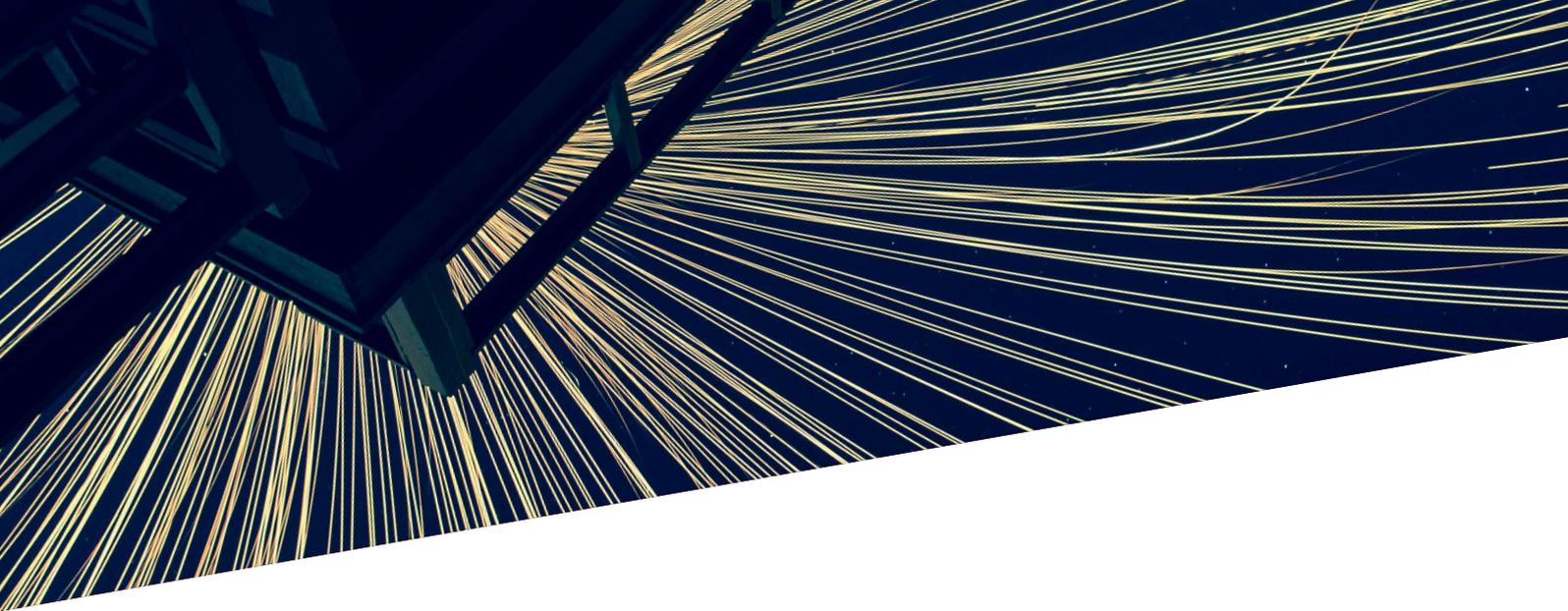
## A smart and secure cloud solution

This powerful solution also comes with a computing centre which naturally meets the strictest security and quality standards. The advantage for you is that you do not need to worry about maintenance or administration. The software is always up to date and you can rest assured that your solution will always meet the current legal and technical requirements.



### An overview of the most important services:

- **Individual adaptation of the platform to your requirements:** Even complex cost models can be transferred.
- **Automated time value account management:** The Web-based service portal allows for fully automated data collection and processing through data uploads and Web services or a traditional interface.
- **Interfaces for all conventional personnel management systems:** Data imports and exports are organised through standard interfaces.
- **Freedom of choice for capital investments:** Investment funds, insurance policies and hybrid models across multiple capital investment institutions are all supported. This includes the configuration of structured investments and combinations with insurance-type guaranteed products.
- **Secure data processing:** The cloud-based variant of msg.Pension is provided by the external msg life computing centre.
- **Hotline service for employers:** Our experienced service staff are available to answer any questions concerning administration.
- **Comprehensive reporting tools**



## Your benefits at a glance

- Fully automated administration with complete user-friendly mapping of entire processes
- FAQ, download and form centre: cost-effective, quick and up-to-date supply of information to employers and employees
- Processes are introduced and integrated into personnel management systems rapidly
- High configurability
- High level of acceptance by personnel departments
- Outstanding user-friendliness and service quality
- Modern portal technology
- No maintenance, administration or need to provide calculation capabilities
- Always up to date with regular software updates

## Reference customers (selection)

The development of msg.Pension is based on our years of experience in automating complex administrative processes. msg.Pension is one of the leading administration platforms for time value accounts and defined-contribution company pension schemes with over 300 corporate clients from every sector. Here is a selection of our reference customers:



GROZ-BECKERT®

An abstract graphic on a teal background. It features a large central dark purple circle containing the text 'rethinking insurance'. Two smaller dark purple circles are positioned at the top-left and bottom-right. A thin white line connects the center of the top-left circle to the center of the central circle. Another thin white line connects the center of the central circle to the center of the bottom-right circle. The bottom-right circle also contains a thin white concentric circle.

rethinking insurance

**msg**  
L i f e

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