

A young man and woman are smiling warmly at the camera. The man is in the foreground, wearing a blue button-down shirt, and the woman is behind him, wearing a light-colored top. They appear to be in a bedroom with a bed and pillows visible in the background. The overall mood is positive and intimate.

Allfinanz –  
simply better!

# Our position in Europe

- more than **45** years of experience
- active in **14** countries
- almost **3.3 million** customers
- about **5,000** full-time financial advisors
- more than **100** qualified product providers



We focus on your wishes and goals



# Do you understand the market? Who has your solution?



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banking products	insurance	building society saving contracts	investment funds	property
Webinars	Allianz	Deutscher Ring	UBS	Basler Versicherungen
BAUSPARKASSE	skandia	ERGO	GENERALI	GENERALI
ERGO	HDI GERLING	Dresdner Bank	SIGNAL IDUNA	SIGNAL IDUNA
Gothner	Union Investment	Deutsche Bank	DEVK	DEVK
FFB	PKV	HanseMerkur	VISA	VISA
BAUSPARKASSE	skandia	württembergische	BAUSPARKASSE	BAUSPARKASSE
government subsidy				



## Our proven AAS system



### Analysis

The starting point for our advice is an analysis in which we record your wishes and goals as well as your financial situation.



### Advice

In the second step we perform a comprehensive and individual analysis which forms the basis for a subsequent comprehensive advice across thematic areas.

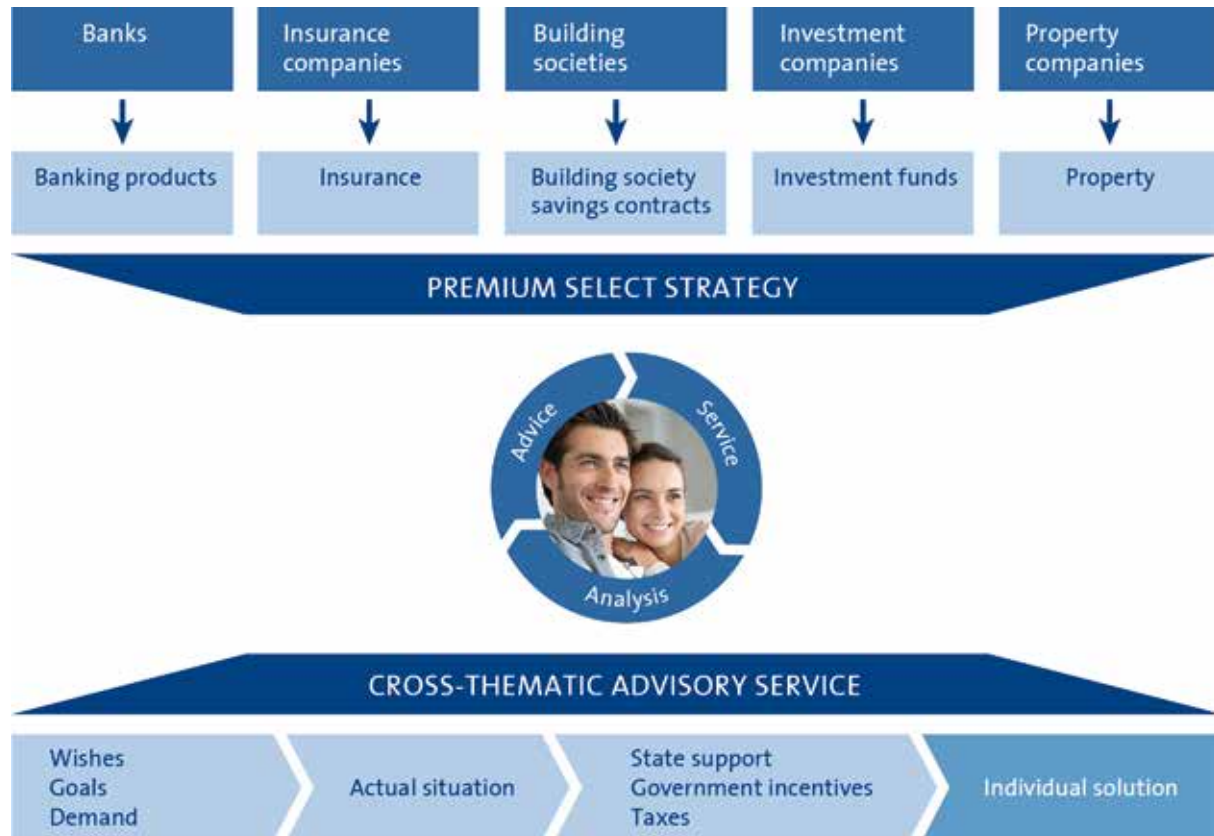


### Service

Regular service appointments serve to respond to changing needs, wishes and goals in order to consider them in an overall concept with optimized security and provisions.



# Our advice always focuses on you



# Our claim: The best solution for you!



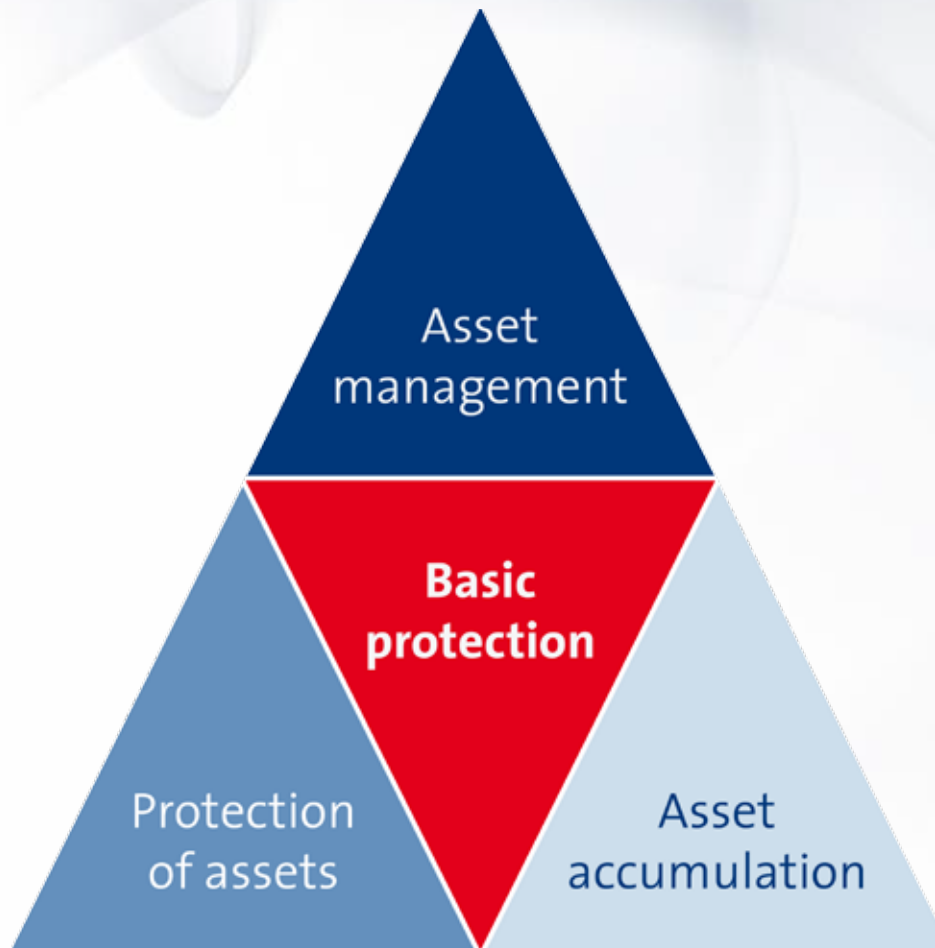
banking products   insurance   building society saving contracts   invest-ment funds   property

## PREMIUM-SELECT-STRATEGY

Solution 1	Solution 2	Solution 3	Solution 4	Solution 5
Solution 6	Solution 7	Solution 8	Solution 9	Solution 10



# How do we ensure that we reach your wishes and goals?



OVB has focused on security of livelihood for more than 45 years

Insuring existential risks in the areas of health, income, and retirement provisions is the most important objective there is.

Your ability to work secures your regular income and thus your quality of life and standard of living. For this reason it is important to be able to compensate possible consequences of losing the ability to work, be it through illness or accident, through a suitable and reasonable insurance.

Safely building and protecting income during retirement is also an important component of our advice.

Even joining OVB as a second job can help secure your existence.



# 5 good reasons for a secure future with OVB

1. The AAS system has proven itself for more than 45 years: we focus on your wishes and goals
2. Consulting across thematic areas following the Allfinanz ideal
3. OVB focuses on securing your existence. We also look at asset protection, accumulation and management
4. OVB only works with select, financially strong companies in the financial industry - more than 100 product providers all over Europe
5. Well-trained and qualified OVB financial advisors ensure a high level of satisfaction of our almost 3.3 million customers in Europe





# Our customers say it all





## Our next steps



