

Horizon Plan

Retirement and Savings for Expatriates



geb.com



Horizon Plan



Horizon Plan is the new GEB retirement and savings product specifically designed for mid-sized companies with an expatriate population of between 20 and 50 staff.

It provides a simple and cost-effective solution, by consolidating their benefits programmes across the world, and offering portability when employees relocate.

Simple, and powerful: Horizon Plan grants employers access to the largest and strongest network in the world, providing them with best-in-class expertise, tailored solutions and superior services for both them and their employees.



AT THE HEART OF THE EMPLOYEE BENEFITS AGENDA

We live in an increasingly global economy, where mobility of labour and cross-border commercial activity are the new norm. For employers, this means rethinking operating methods and, crucially, reward packages for internationally mobile employees.

With state-funded benefits on the decline, employers can play a key role in helping their employees to save throughout their working life, ensuring a comfortable retirement.

This is particularly pertinent for employees who work across multiple jurisdictions. These cross border employees may lose entitlement to state benefits in their home country, and also be denied coverage in the countries where they're working.

With over 50 years' experience in international employee benefits, GEB fully understands how to equip employers with flexible international savings and retirement plans, that can make a difference to acquiring and retaining talent in a highly competitive, international employment market.

Our portable solutions can be tailored exclusively to each company and its employees' unique requirements across different locations worldwide.

WHY CHOOSE HORIZON PLAN

Horizon Plan is an international retirement and savings solution that provides employers with a tool to attract and retain key staff that cannot necessarily 'fit' into a local plan.

Operating across countries and currencies, it ensures portability of benefits for mobile employees.

With fewer restrictions than local solutions, Horizon Plan is structured around each company unique needs: its flexible design approach can best enable organisations and their employees reach their financial goals

Employers can benefit from consolidating their mobile employees' varied needs in one plan. This strengthens global governance and delivers consistency to a worldwide workforce.

FLEXIBLE DESIGN

- Choice of employer and employee contribution levels
- Different contribution frequency options
- Flexibility to change contribution levels and frequency
- Employers set eligibility and vesting criteria
- Choice of benefit payment options
- Investment-linked Member Accounts for employees provide a wide range of options to suit the individual's circumstances, needs and preferences
- Employee has the option to transfer into a 'continuation option' plan at the end of employment with current organisation



SUPERIOR SERVICE

- Dedicated Account Executive
- Experience and support of the leading global benefits network
- Staff member engagement options available
- Easy and efficient administration system

CHOICE OF INVESTMENT OPTIONS

- A range of competitively-priced, investment-linked options for employee Member Accounts including:
 - Bond Fund Range
 - Passive Management Equity Fund Range
 - Active Management Equity Fund Range
 - Multi-Asset and Alternative Asset Fund Range
 - Lifecycle Strategies Service
- Online tools, including charting tool, and market information to help with selection

Transparency and insight for companies and staff members

24/7 access to a secure 'online service centre'

Anytime Access to plan information, reports and statements for both employers and employees

Online switching and redirection of investment options

Interactive educational tools

A **range** of investment and market information

Android, iPad and iPhone App **free** to download

Generali Employee Benefits

The Generali Employee Benefits (GEB) Network is a strategic unit of the Generali Group and exclusively focused on providing employee benefits solutions for corporate clients.

Established in 1966, GEB is recognized as a leading employee benefits provider. It operates the world's largest network by bringing together the capabilities of over 120 countries to serve more than 1,500 multinational companies.

With 50 years' experience in supporting the success of its global clients, GEB is well placed to understand the strategic importance of

employee benefits programs used by companies to attract and retain the best talent. Generali's teams of globally minded professionals provide access to cost effective solutions with attractive underwriting terms and financial conditions.

As a network that develops long term client relationships, GEB is committed to investing in technology and its people so that it may continue providing innovative solutions to corporations and their employees.

For more information, contact us at: marketing@geb.com





Generali Employee Benefits

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Horizon Retirement Plan

This plan is designed to provide a flexible regular retirement plan to those employers with 20 to 50 employees working overseas to whom they would like to offer an international, portable, cost-effective savings plan. The Horizon Savings Plan allows to save on a regular basis within an international plan.

BASIC STRUCTURE

Type of Policy	Direct insurance plan				
Currency Available	US Dollar/Euro/Sterling				
Contributions	Regular contributions and ad-hoc lump sums by employers and/or Employees				
Contribution Minimums (average per employee)	Monthly	Quarterly	Half-Yearly	Annually	Single
(US Dollar, Euro, Sterling) (As at 01.01.2015)	400.00	1,200.00	2,400.00	4,800.00	4,800.00
Partial Withdrawals	A maximum of one per calendar year (subject to Distribution Fee – see below)				
Fund Options	<ul style="list-style-type: none"> • Lifecycle Strategies • Self-Select Fund Range <p>Please be aware that investments can go down as well as up</p>				
Switching Options	Members can switch/redirect investments up to four times per year free of charge via our online facility				
Secure Web Access	Daily information available				
Statements	Annual online statements				
Plan Fees (As at 01.01.2015)	Initial Fee	Annual Fee (of assets)		Distribution Fee	
	Payable by Employer or deducted from the Employee Member account				
	\$0.00	0.90%		\$75.00	
	€0.00	0.90%		€65.00	
	£0.00	0.90%		£50.00	
	Payable once on Policy commencement	Payable annually in arrears on Policy anniversary		Payable on specified events	
Lifecycle Fees (As at 01.01.2015)	Monthly Administration Fee		Endorsement Fee		
	\$0.00		\$0.00		
	€0.00		€0.00		
	£0.00		£0.00		
Benefits	Employee benefits are available in the form of a lump sum or a continuation option upon leaving service				
Contact Us	Please email us for more information: Internationallines@geb.com				