



Retirement and Savings

International Solutions for Expatriates

geb.com



Retirement and Savings

Securing an adequate income in retirement is an essential priority in the financial planning of any individual. This is particularly true for employees who spend their career abroad.

By choosing appropriate savings and retirement solutions, employers gain a competitive edge in attracting and retaining international talent. Their key challenge is to consolidate plans at global level, ensure consistency and effectiveness, and guarantee portability across countries.

With over 50 years' experience in international employee benefits, GEB fully understands how to equip employers with flexible plans that best fit their employees' needs and their overall strategies.

With the support of the world's largest employee benefits network, our dedicated expatriate solutions allow companies to design international programmes tailored to their specific requirements, and to securely manage employees in multiple jurisdictions.

GEB International Lines retirement and saving solutions include both off-the-shelf and bespoke products responding to each client's particular needs and investment objectives.

While adapting to companies' different sizes, needs and expertise, our solutions can consistently ensure the advantages of high portability and wide range of investment options.

GEB International Lines Solutions

| Your needs | Your Objectives | Our Solutions |
|---|--|---|
| <p>Over 50 staff members</p> <p>Mid- to large-size staff numbers multiple entities requirement</p> | <p>Customised products and services, ideal for both savings and retirement</p> | <p>Customised Plan</p> <p>This plan is truly flexible in terms of structure, objectives, investment options and sources of contributions. Tailor-made services include co-branded communication and staff engagement programmes.</p> |
| <p>20-50 staff members</p> <p>Small number of internationally mobile employees</p> | <p>Cost effective plan</p> | <p>Horizon Plan</p> <p>This plan provides mid-sized companies with a simple and cost-effective solution to consolidate their programmes and facilitate global coordination.</p> <p>Horizon Plan grants them access to the largest and strongest network in the world, with its best-in-class expertise and services.</p> |
| <p>5-20 staff members</p> <p>Very small number of mobile employees</p> | <p>Cost-effectiveness and simplicity</p> | <p>Corporate Savings Plan</p> <p>This flexible plan allows employers with a small number of employees to offer their staff the advantages of an international, portable and cost-effective, regular savings plan receiving contributions via payroll.</p> |

Our plans are Defined Contribution Plans: they have a variable retirement benefit, based on the contributions paid into the plan each year and the associated investment returns.

The investment risk/benefit is borne by the employee and the employer's liability is fixed to the agreed contribution rates.



Advantages

Flexibility: Greater customisation and fewer restrictions than local solutions

Portability: Rights preserved or transferred when employees relocate; continuation option

Choice: Wide choice of high quality investment options to meet a variety of risk / reward profiles

Service: High-touch customer service, with secure online 'service centre', and dedicated reporting and monitoring

Assistance: Education and engagement of employees

Solidity: Almost 50 years enhancing the success of our international clients

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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Corporate Savings Plan

This plan is designed to provide a flexible regular retirement plan to those employers with 5 to 20 employees working overseas to whom they would like to offer an international, portable, cost-effective savings plan. The Corporate 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 <i>(average per employee)</i> | Monthly | Quarterly | Half-Yearly | Annually | Single |
| (US Dollar, Euro, Sterling) <i>(As at 01.01.2016)</i> | 400.00 | 1,200.00 | 2,400.00 | 4,800.00 | 4,800.00 |
| Partial Withdrawals | Optional (subject to Distribution fee - see below) | | | | |
| Fund Options | <ul style="list-style-type: none"> • Lifecycle Strategies • Self-Select Fund Range • Deposit Administration Fund <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 <i>(As at 01.01.2016)</i> | Implementation fee | Annual fee per member | | Distribution fee | |
| | Payable by Employer | | | | |
| | \$2,000.00 | \$400.00 | | \$75.00 | |
| | €1,500.00 | €300.00 | | €65.00 | |
| | £1,000.00 | £250.00 | | £50.00 | |
| | Payable once on Policy commencement | Payable annually (Subject to plan minimums from year 3) | | Payable on specified events | |
| Lifecycle Fees <i>(As at 01.01.2016)</i> | Monthly Administration Fee | | Endorsement Fee | | |
| | \$5.00 | | \$72.00 | | |
| | €3.50 | | €55.00 | | |
| | £3.00 | | £50.00 | | |
| 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 | | | | |

Customised Plan

This plan is designed to provide a flexible savings and retirement plan to employers with medium to large employee populations to whom they would like to offer an international and portable solution. The Customised Plan is based on flexibility and tailor-made service provision.

BASIC STRUCTURE

| | |
|----------------------------|--|
| Type of Policy | Under trust or as a direct insurance plan |
| Currencies Available | US Dollars / Euro / Sterling |
| Contributions | Fixed amounts or as a percentage of salary Payment from central source or from more than one 'billing destination' (i.e. subsidiary company / offices in other countries) |
| Voluntary Contributions | Regular via deduction from salary Lump sum / transfer in |
| Frequency of Contributions | Payments from employer central source or from more than one 'billing destinations' on a monthly / quarterly / half-yearly or yearly basis |
| In-service Withdrawals | Optional on frequency/rules decided by the employer |
| Vesting | Full flexibility on vesting rules |
| Funds Options | <ul style="list-style-type: none"> • The Deposit Administration Fund – Guaranteed option • Lifecycle Strategies – Asset allocation models • Self-Select Investment Range <p>For the full range of Generali funds and their applicable charges, please visit: www.generali-gw.com</p> |
| Switching Options | Members may switch / redirect investments on a frequency decided by the employer |
| Secure Web Access | Daily information available for employer and members |
| Smart Technology | iPhone, Android and iPad apps free to download |
| Company Statements | Employer and member statements sent to central location / multi locations on a frequency decided by the employer |
| Benefit(s) | Employee benefits are available in the form of a lump sum or a continuation option upon leaving service |
| Fee Payments | Payable by the employer/billing destinations/member or a combination. |
| Contact Us | Please email us for more information: Internationalines@geb.com |

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 | | | | |