

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 100 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





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