



FLEX Pat – Flexible Protection and Management of Expatriates

Globalization calls for a growing number of flexible employees

Globalisation of the economy requires ever more employees that are mobile across borders. These are often highly qualified workers who are seconded to a foreign subsidiary or affiliate for a fixed period of time. These so-called expatriates need particularly flexible support – ranging from the design of employment and assignment contracts to local care.

HDI-Gerling Pensionsmanagement can do all the work for you. Additionally you will have access to an online data-base which gives you real-time information on the status quo of all administrative processes involved.

Expatriates need financial security

No matter how long an employee is seconded abroad, it is of crucial importance to him that he and his family are not financially worse off during this period. Therefore, financial security is often a key issue.

Often the social network in the country of origin cannot be maintained to the same extent or gets completely lost. The interruption of employment in the home country results in social security gaps and waiting periods (e.g. unemployment cover, reduction of the long-term disability pension).

Company benefit schemes are usually continued in the home country. This may result in tax disadvantages both for the employee (taxation of contributions as benefits in kind) and for the foreign company (non-deductibility of business expenses).

Compensation & Benefits

An essential part of a successful secondment is a competitive and appropriate salary. All financial and legal aspects and components are recorded in a set of expatriation guidelines which can be used as a policy basis for your HR department. The corresponding salary components are then calculated using global data surveys.

Our services help to motivate your expatriates

HDI-Gerling Pension Management takes over the entire planning and management of your international secondments in cooperation with a number of partners.

We provide you with the following services:

- Salary calculation and job evaluation in host country, taking into account hardship and cost of living allowance
- Country-specific tax and legal advice
- Labour contracts and tax declarations in host and home country
- Risk cover and pension provisions
- Management of all administrative activities for your expatriates (incl. dealing with local authorities)
- Local support for your employee and his family incl. intercultural training and relocation
- Access to an online database to monitor all administrative processes during the expatriation
- Design or revision of secondment guidelines