



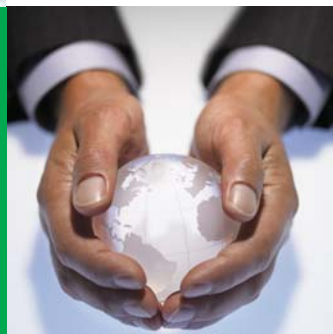
HDI
GERLING

Pensions-
management

www.hdi-gerling-pm.com

International Employee Benefits Consulting

Relax, we make
international employee
benefits easy for you





„You cannot manage
what you cannot measure.“

Peter Drucker

In a global world employee benefits
are becoming increasingly more
complex. We are capable to support
you – worldwide.

International Employee Benefits Consulting

With its many years of experience the International Employee Benefits Department is the figurehead of HDI-Gerling Pensionsmanagement AG in the field of international employee benefits.

HDI-Gerling is a member of Talanx Group, the third largest insurance group in Germany in terms of premium income. Talanx's main characteristics are growth, flexibility, and financial strength.

International Employee Benefits made easy

The growing importance of globalisation and, as a consequence, international accounting principles have an important impact on corporate employee benefit plans. We offer a one-stop service of comprehensive consultancy and support.

Competence through the International Benefits Network (IBN)

HDI-Gerling Pensionsmanagement is one of the founders and a managing partner of the International Benefits Network (IBN).

Established in 1989 IBN is represented by more than 40 independent consultants, actuaries and brokers in over 30 countries and helps to control and manage your international employee benefit plans. Together with these partners we also offer competent and comprehensive consultancy abroad.



International Benefits Network

One-Stop International Employee Benefits Support

International employee benefits are a complex and challenging issue. We offer professional support in the field of our core competences

- Benefit Consulting
- Multinational Pooling
- Expatriate Management

Take advantage of our comprehensive one-stop service and all-round consultancy.

Benefit Consulting – Four Aces!

Our Benefit Consultants provide solutions in four areas: global benefits management, benefit audits, actuarial reports and the valuation of employee benefit obligations, as well as advice concerning mergers & acquisitions.

Global Benefits Management

We analyse your employee benefits plans and advise on how to manage them globally. We deliver added value by means of a holistic approach to plan management and service with regard to:

- Appropriate funding of employee benefits promises
- Development of streamlining and harmonisation measures
- Central control

Benefit Audit

We conduct benefit audits to determine the status quo of your corporate employee benefit obligations and give advice for immediate action.

Security and Cost-Efficiency

The outcome of a benefit audit can be used to

- Eliminate liability risks
- Optimise costs and controlling

Actuarial Reports

We produce actuarial reports on direct employee benefit obligations in compliance with para 6a EstG (German Income Tax Law), IAS 19 or US-GAAP and assist you with the consolidation of international employee benefit obligations.

All of these tasks are integrated in our full-service-package which offers the following advantages:

- Timely information on changes in labour, tax and social security laws
- Recommendations for immediate action
- Annual consultation interviews
- Additional information on your worldwide employee benefit obligations required for the notes to the balance sheet

Valuation of Employee Benefit Obligations and Advice concerning Mergers & Acquisitions

Within the scope of a due diligence, we produce valuations of present and future employee benefit obligations – at home and abroad - of the company to be sold or purchased, and give recommendations for further action.

Financial gain and security

With the help of our actuarial reports and professional advice, you will obtain the following advantages:

- Optimized purchase prices
- Elimination of liability risks for any existing erroneous pension promises
- Integration of the projected employee benefit obligations in the business plan

Multinational Pooling with FLEX Net

FLEX Net is our unique pooling product which supports your company in gaining central management and financial control of its insured benefit plans at a global level.

How to benefit from FLEX Net

- Free choice of local insurers
- Reimbursement of unused risk premiums
- No cost to your company
- Central management and control of personal insurances for the entire corporate group
- Worldwide pooling opportunities
- High transparency

We also offer pool management to analyse and manage your existing pooling agreements. We help you to expand your pools efficiently to achieve optimum pooling results.

Motivated expatriates thanks to FLEX Pat

Our Expatriate Management service provides overall support of your personnel seconded abroad, e.g.:

- Salary benchmarking
- Employee benefit plan design
- International health insurance
- Labour and tax laws
- Residence and labour permits
- Social security

International Employee Benefits Consulting

We make international employee benefits easy for you

Take advantage from our comprehensive one-stop consultancy and support. We are the right contact for:

Benefit Consulting

- Global benefits management
- Benefit audits
- Actuarial reports
- Valuation of employee benefit obligations and consultancy concerning mergers & acquisitions
- Benchmarking

Multinational Pooling & Pool Management

Expatriate Management

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