

Optimise your employee benefits with EB-Life

GLOBAL EMPLOYEE BENEFITS SOLUTIONS

EB-Life is a digital solution to help you keep track and analyse your employee benefits globally as well as to get additional insights and explore new solutions for your needs.



Anywhere, anytime access

With the EB-Life portal, you can access your employee benefits plans anywhere in the world, 24/7 and with any device.



Instant online information for rapid forecasting

Because we collect data and validate it as it arrives, you can forecast the outcome of a pool before all contracts are validated – you can see where we are in the process and respond instantly.



Clear illustrations

Our analysis has a clear and simple structure with useful breakdown options for you to monitor your contract performance.



Full overview

EB-Life is an invaluable source of employee benefits plan information in one place. It provides a full and clear overview of your portfolio.



Expertise you need at your fingertips

Our smart collaboration tools make it easy to start a dialogue with just the right expert within the Swiss Life Network.

Log in to EB-Life

To get started, go to swisslifecorporateclients.com and use your email address, your password and the activation code we sent you.

If you don't have access to EB-Life, simply <u>fill in the</u> <u>form here</u>.

If you have access or login problems, please contact us via employeebenefits@swisslife.com.

Note: we recommend that you use the latest version of Chrome, Firefox or Safari for the best EB-Life experience.





Main features

Profit & Loss clarity

This section allows you to get a clear overview of your current international profit & loss account as well as its development over the past 10 years. Additionally, the latest international profit & loss account can also be downloaded as pdf-file for your further reference.



To get a detailed breakdown, select one of the four key sections:

- Select **<Total Credit>** if you are interested in the premium paid or in the number of employees insured.
- Start your analysis with **<Total Debit>** if your focus is on claims and the respective reserves, risk retention, commissions and expense charges.
- The **<Results>** section gives you access to the balance between the overall debits and credits of the respective accounting years and Network Partners.
- <International Dividend> allows you to analyse the international cash-flow, providing you with detailed information about losses which are writtenoff or carried forward, or about international dividends which are paid out locally.

By refining the time-frame, data-sets and Network Partners, you can access the information in a flexible and customised way. This allows you to view and analyse the data at your own convenience and in light of your own specific needs.



In short, our clear, carefully designed graphics help you gain real understanding of the data that matters for you.

The **<Download>** function available throughout the whole portal allows you to export graphs as images and figures as Excel data.

Multi-view portfolio

Here you can view all active as well as terminated local insurance contracts of your subsidiaries that are registered with our partners.

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Profit Loss Account	Neversk Type Swinilfk * Delivery frame	n <u>Al</u> • Pooling frame	AD Contracts *	Project Substance In Arrive	* Nerwood	Partner All •	Add Tax	real Contract
Communication >	Project Number 🛧 Subsidiary	Network Partner 🗠	Hetwork	Project Substatus	Pooled	Data Status	Balance Before Pooling (CDP)	Reneval Da
Postfille (113)	864140	VidaCaina Previsión Social	Swisslife	In action	Yes	Validated	1,525	24/10
Product Finder	809247	Icatu Segurou S/A	Prinlife	In action	No			01/10
	V.1071.001	Swiss Life Pointywace et Santé	Swinlife	In action	No			01/10
	159899	Great-West Life Assusance Company	Swisslife	In action	Yes	Validated	-3,800	01/09
	138723	Goran-West Life Association Company	Swinlife	In action	No			01/09
	63-22-9000- 13/0023	Responseskh	Swisslife	In action	No			14/08
	4002168860	Reopentiva pojik 'ovru, a.s. 5K	Swindlife	In action	No			04/05
	011189	VidaCaisa Previsión Social	Swisslife	In action	Tes	Validated	10,100	01/04
	829247	VidaCaisa Previsión Bocial	Supplify	In artico	Yes	Validated	12,837	01/04
	282170_LIFE	Vida Security	Swinlife	In action	Tes	Validated	50,446	01/04

You can adjust the default-values of the filters in relation to the status of the latest profit & loss account, the partners, the current general as well as the current pooling status in order to list the contracts at your convenience.

Pinpoint the contract information you need, such as premium, renewal date, effective date, broker, currency, result before pooling or coverage.

You can also add all your insurance contracts outside the Swiss Life Network to keep a full overview of your employee benefits portfolio worldwide. Those contracts can also be benchmarked at any time with the Network Partners products or the current portfolio of Swiss Life Network in the respective country.

Product finder

By using the product finder, you can locate and see the key notes for any specific product offered by partners of Swiss Life Network. Simply tick the benefits and/or country you are looking for and click on the **<Find>** button.

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Quetes (17)							
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Postur Finde	Benefits Accidental death and diamenthement [10];	Critical illustre 2%	Disability pensions [175]	Endevenent instance 🖄			
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The percentage indicates the ratio of insured persons (for a selected country) for a coverage against the total number of persons in the portfolio of Swiss Life Network within the same industry. The top three benefits are pointed out by a star.



While selecting a specific product offered by a partner, you have the option to access the Employee Benefits Reference Manual (EBRM) of the market – an expert's guide about social security, private employee benefits plans and taxation of the country.

You can also get directly into contact with the Relationship Manager regarding the need for coverage in the specific market by clicking on the **<Ask for a quote>** button.

Finding valuable country information on social security and employee benefits

By using the product finder, you can also find information on social security and employee benefits in the requested country.

Simply tick the benefits and/or country you are looking for and click on the **<Find>** button. Then click on **<See Country Information>** at the bottom right of the screen.

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Dashboard				
Profit Loss Account		Calculate Premium Find A Product		
Quotes		Provide the following information so that we o	an show you the best products.	
Communication		Country Search*		
Portfolio		Belgium		
Product Finder				
Calendar		Benefits Accidental death and dismemberment 3%	Critical illness 115	🕑 Disability pensions 32% 🖈
Knawledge Hub		Endowment insurance (Retirement)	🔲 Lump rum death 55% 🖈	Long sun disability [7%]
		🛃 Medical 13% 🖈	Otd age pensions	Orphans' pensions 3%
		Short term disability [25]	Waiver of premium 8%	Widowier's pensions 10%
		Not yet defined 2%		
		* The percentages above represent how many (All calculations are done in respect to the com		
		Fot Rest		

For the selected country, you will find the following information:

- · Mandatory contributions summary
- State & compulsory benefits
- Typical employer practice.

For each type of benefit, you will find information on the benefit provider, type of plan, eligibility, waiting period, payment period, contributions...

Following quotes

This section allows headquarters to get a clear

overview of the ongoing quotations and local employee benefits activities worldwide within the Swiss Life Network.

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 Profit Loss Account. 						
Quetten (56)						- 444
Communication >	Project Number 🛧 Company	Network Partner	Insured Lives	Annual Premium	Effective Date	Status
Portfolio (112)	Project Number Unavailable	PT Arrist Assusance	328	1,707,115,837	Jan 1, 2018	Pending
Product Finder	NWC2017	Unum	0	0	Jan 1, 2018	Pending
	Medical 2017	Sun Life Hong Kong Limited	0	0	Oct 1, 2017	Pending
	aya	Unum	11	11	Sep 29, 2017	Pending
	111	DNB Lindonikring ASA	11	111	Sep 27, 2017	Pending
	andfandf	China Life Insurance Co. Ltd.	11	13,111	Sep 27, 2017	Pending
	Swiss Life Preferred	China Life Insurance Co. Ltd.	6349	111	Sep 27, 2017	Pending
	High end Medical Plan	China Life Insurance Cn. Ltd.	0	0	Aug 16, 2017	Pending
	Project Number Unavailable	Ping An Annuisy	0	0	Aug 16, 2017	Pending
	Project Number Unavailable	Swiss Life Préveyance et Santé	2,500	4,500,000	Jan 1, 2017	Received

Current ongoing local projects – even before a quote has been issued yet – can be consulted and followed here.

You can also directly contact your dedicated Relationship Manager regarding a specific project in the Quotes section to get more information.

Fine-tuned communication

You can get answers to your questions directly from the right specialist via EB-Life, whether it is specific to a unique contract or something more general:

- specific project or quote-related questions via the Quotes section
- · contract-related questions via the Portfolio section
- general topics via the Communication section.

Once you have opened a dialogue, you can continue your conversation via email. EB-Life will automatically track and save all information at the point where you started, offering you the benefit to follow and collate all your communications at the relevant place without having to hunt down email trails.

All updates about changes in your portfolio, signed quotations or other information are directly available from the **<Notifications>** centre available at any time from the right side of the top bar menu of EB-Life:





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