



Global Employee Benefits Newsletter

Issue June 2017



Welcome to the June 2017 edition of the Global Employee Benefits Newsletter. This eNewsletter provides our business partners and clients with an insight into topics relating to Employee Benefits solutions including content contributed from our Network Partners. We hope you will enjoy reading it.

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The Swiss Life Network is on its way to making sure that all stakeholders in the Network have access to our digital platform to meet their specific needs. But is this just digitalisation for its own sake?

Multicultural Awareness



Learning about different cultures is so useful and rewarding that we have decided to continue our articles on multicultural awareness. This time, we detail some business etiquette tips for two countries celebrating their 40th anniversary with the Swiss Life Network: Ireland and South Africa.

Partners Anniversaries 2017



Swiss Life Global Solutions is proud to celebrate the strong partnership anniversaries with 17 Network Partners.

Strengthening the client experience

Editorial by Michael Hansen, Head of the Swiss Life Network

Dear Reader,

First of all, I am delighted to announce that as promised, this year's Network Partner Conference will take place outside Switzerland: in Barcelona, from 3 to 5 October 2017.

While 2016 focused heavily on the needs of our Network Partners, in 2017 we are turning the spotlight more strongly on our clients. Last year, we launched our new Partner Portal; this year, we have opened our Client Portal.

The new portal will help Swiss Life and our Network Partners to deliver better and much faster service to clients. Profit & Loss Accounts and pooling illustrations will be provided online, and our clients can follow their local employee benefits plans globally. The Client Portal also aids direct contact with Relationship Managers and Network Partners.

In 2016, we completed our distribution of Profit & Loss Accounts faster than ever before. In 2017, we started delivering in March, and we plan to present the last report even earlier than last year.

With Relationship Managers recently placed in London, Shanghai and Zurich, as well as the creation of a Network Desk in Luxembourg, you can look forward to an even more active approach. Alongside - and supported by – this new level of digitalisation, you can also expect new products and services in the near future.

This edition brings you more about these developments, plus an introduction to our new Network Partner Groupama in Romania, a look at our new setup in London, insights on the Client and Partner Portals, and more about multicultural awareness.

With best wishes for a great summer,

Michael Hansen
CEO Swiss Life Network

Interview with François Coste, CEO Groupama Asigurari

Groupama Asigurari in Romania joined our Network at the beginning of this year – thanks in great part to the support of Dr. João Quintanilha, CEO of Groupama Seguros in Portugal, who made this new partnership possible. We are happy to announce that we have now concluded our first contract, helped by the smooth collaboration with the professional team at Groupama Asigurari. Below is an interview with François Coste, CEO of Groupama in Romania, who explains his views on our new relationship.

Groupama in Romania has recently joined the Swiss Life Network. What does this partnership bring to Groupama, and what was the context?

FC: The business market in Romania has become increasingly dynamic, and the number of multinational companies active here has grown over the past few years. There is definitely an increasing focus on employee benefits insurance products. Against this background, the agreement signed with the Swiss Life Network in December last year is very important for us; it provides a great opportunity to work with a strong partner, well known for its vast expertise in international employee benefits solutions, while also offering us access to potential new business.

In Romania, as everywhere in Europe, companies wish to improve their level of attractiveness on the labour market by offering employees competitive work benefits, including customized life and health insurance solutions based on their corporate profile and field of activity. This is one of the reasons behind the increase we see every year in life and health insurance in Romania. Since 2014, life and health has been a strategic direction for Groupama Asigurari, and the Swiss Life Network partnership will definitely help our progress in this direction.

Groupama is the only insurer in Romania to be part of Swiss Life Network. What are the goals of this affiliation, and how does it match the company's global strategy?

FC: Groupama Asigurari has now been on the Romanian market for ten years. The past decade has been filled with challenges that we have overcome as the company has grown stronger. Our 2016 results were very good overall, with a 16% increase in profitable revenue. Despite market challenges, we have proved for the third consecutive year that we are able to generate profit in a sustainable way and that we have the potential to achieve more. Our satisfied clients and employees contribute to our sustainable financial results. In terms of clients, we registered a net promoter score of 66, and 92% of our clients have declared that they are very happy with our services and products.

Based on these very encouraging results, we are continuing our efforts in the same direction in 2017, seeking to become a preferred insurer and achieve profitable growth. So we are focused on further improving operational efficiency and accelerating growth through our strategic partnerships, brand awareness, innovation, risk diversity, access to talent, and best practices. Given the current market dynamics, our group life and health lines are a strategic priority for us - our health business is on the rise and our plans continue to be ambitious. Our portfolio now includes around 60,000 policyholders, only four years after entering this market.

In terms of benefits, by associating with the Swiss Life Network, our company gains additional access to its unique international expertise in the area of employee benefits, as well as to a network of multinational clients with an active presence in Romania (around 150 clients in the worldwide Swiss Life Network) whose preference we want to earn through our excellent services and by insuring the continuity of their professional or personal plans. The Swiss Life Network also gains a strong partner in Romania, with authentic values - proximity, responsibility, solidarity and performance – and a commitment to always delivering on its promises

and respecting its clients. We believe this is a win-win partnership, which brings great value for both parties involved, but mostly for our partners, the clients.

In conclusion, how do you see the future development of this partnership, and what are your expectations both in the short and long terms?

FC: We are committed to a long-term partnership with the Swiss Life Network in Romania, so we will continue to develop our collaboration in a sustainable way in order to enhance our performance in the employee benefits area. We are interested in getting more expertise in this field by building international connections and trusted partnerships through our exclusive affiliation to the Swiss Life Network. We are confident that by developing this strong partnership, we will come closer to achieving our strategic ambitions of profitable growth and becoming the preferred insurer in Romania, both in the short and the long term.

Groupama Asigurari is a leading French insurance company on the Romanian market, recognized for the quality of its services and the flexible insurance solutions it provides to 1.1 million individuals and 67,000 legal entities. As part of an international insurance and financial services group with 32,600 employees and members serving 13 million customers globally, Groupama Asigurari places the client, its most important partner, at the core of its development strategy. The company's simple, flexible and adaptable products and services ensure the continuity of its clients' plans when unpredicted events occur.

Meet our People

As the next in our series about members of our team, Pascal Dudli (Relationship Manager) agreed to answer a few personal questions. Discover here why Pascal left the Swiss Alps for the banks of the Thames in London.

Pascal, tell us about yourself

P: I was born in Chur, the capital and largest town in the Swiss canton of Grisons, a mountain region in Switzerland that includes Davos and St. Moritz. I spend a lot of my free time skiing and exploring freeride (off-piste) runs.

I moved to Zurich about 14 years ago and started as a trainee at AXA in 2005. I was then offered a job in the back office, and later developed into a sales role. I was responsible for key clients, as well as for the education and training support of tied agents covering local Swiss 2nd pillar corporate business.

In 2011, I joined Swiss Life International in order to get a more global view of insurance, as well as a more international environment. I was mainly responsible for the Swiss market, i.e. international clients headquartered in Switzerland, as well as broker relations. At the beginning of 2017, I moved to London.

How come a relationship manager is based in London?

P: The UK market is key for the Swiss Life Network:

- Unum is a strong and important Network Partner, and we want to boost this relationship by having someone on the ground to support local activities with international aspects.
- The UK is a major base for international brokers, and we aim to give Swiss Life a face, show our presence, and promote our international offering.
- We have an important UK key client portfolio, and we want to bring these relationships to the next level through regular contact and meetings, also by working with our Network Partners to find the best solutions.
- Chase de Vere is our IFA subsidiary in the UK, and we aim to use synergies and explore how to generate business together.
- There is great potential here, and a lot of new business opportunities, for international pooling as well as for international plans for mobile employees.

How does being in London facilitate business?

P: My desk is located in the offices of Chase de Vere, in the heart of London. I am literally just a few steps away from many key brokers' offices, Unum London's office, as well as lots of international companies.

In the past, we had to fly from Zurich to London to have a meeting. Now we are much more flexible – we can meet up with a lot of our partners within 30 minutes.

I am convinced that this local presence will help us to further strengthen existing and new business relationships. In addition, in the past, we always had to fly back to Zurich after meetings, whereas now there is much more time to network and maybe share a drink after work.

What are your first impressions of British work habits?

P: I am impressed by the professionalism, high-level service orientation and communication skills of the British; they really have diplomatic modes of expression.

In my first two months in London, I am glad to have met a lot of friendly people and had plenty of help and support. It is a pleasure to work here!

Pascal is not the only team member to have taken on new responsibilities. **Danira Menai** has recently assumed an additional role within Swiss Life Global Solutions: she is now responsible for developing and managing strategic relationships with global brokers and consultants. In the next *Newsletter*, she will give us an insight into her expanded role and her experiences so far of broadening and deepening Swiss Life's relationships with global intermediaries.

The Swiss Life Network's journey to becoming a 'digitalised network'

The Swiss Life Network is on its way to making sure that all stakeholders in the Network have access to our digital platform to meet their specific needs. But is this just digitalisation for its own sake?

Definitely not! We see the involvement of all stakeholders at a very early stage as key to the platform's success. Internal and external discussions allowed us to evaluate the various needs for information, as well as look critically at existing processes, see how we cooperate and interact within the Swiss Life Network, and work to improve and streamline these. So the ultimate goal of setting up this digital platform is not just to provide each group of stakeholders with access to information, but also to facilitate interaction and communication between all parts of the Network.

Make no mistake, despite advances in digitalisation, we believe that personal contacts and discussions are still, and always will be, the most important methods of communication within the Swiss Life Network. The process of digitalisation is not intended to replace personal contacts via phone calls, emails and visits. On the contrary, access to the digital platform will support personal contacts and tighten relationships by freeing up the resources and time to follow up more complex and challenging topics and cases.

Ana Delgado, Sales Development Manager at VidaCaixa, has had the most interactions within *Sales Live* since its go-live. She was invited to visit the Swiss Life Network's new hub in Luxembourg, where she spent two exciting and busy days.

How does Sales Live directly impact your daily business life?

AD: Instead of reaching out for the various relationship managers in the Swiss Life Network via phone or email, I can now search at any time in a convenient and easy way for the company profile of a specific multinational company. In the majority of cases I find the information that I am looking for. *Sales Live* allows me to react more quickly to requests from our local market, and to immediately set up a sound strategy for following up my local cases involved in the Swiss Life Network.

Where do you see the advantages of Sales Live for VidaCaixa?

AD: I expect the interactions between our two organisations to become more efficient in relation to standardised and recurring processes, as well as the exchange of basic information. This will allow us to concentrate our personal discussions on the more tricky and complex business cases. *Sales Live*, and in particular the Dashboard, give VidaCaixa an easy, at-a-glance overview and way to follow current mutual sales activities. This helps VidaCaixa actively steer our opportunity management and sales pipelines.

What is your personal attitude towards ongoing digitalisation within our industry?

AD: I think digitalisation is a general trend our industry cannot escape. However, my personal opinion is that good performance – in particular in our segment – is, in the final analysis, the result of personal contacts and the skills of the people involved, rather than investments in portals and IT systems. But as long as digitalisation helps to make processes leaner, and the touchpoints for users are set up in a convenient way, it will help to reduce costs and ultimately benefit everybody.

Launch of the Network Partners' portal

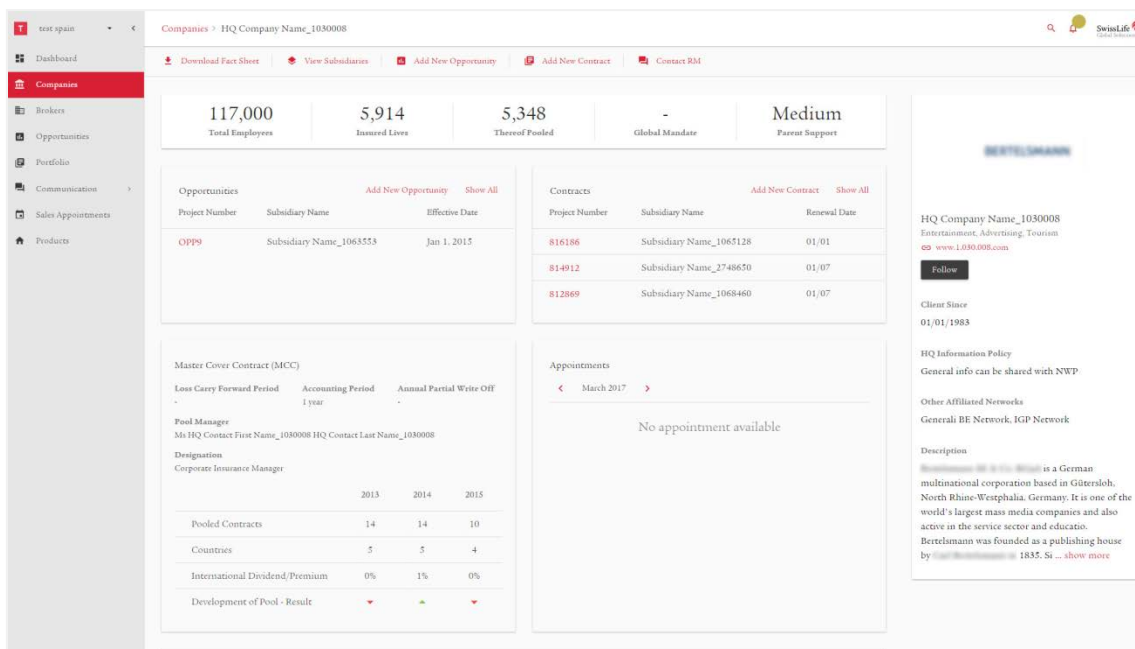
Last year's Swiss Life Network Partners Conference saw the portal for our Network Partners – called *Sales Live* – successfully launched. It has a clear aim: to reduce and simplify the set-up, content and functionalities of sales information so that it is easy to access, and convenient and intuitive to use.

Sales Live offers our Network Partners rapid access to all the information they need. As long as there is internet access, *Sales Live* can be used with any kind of mobile device anywhere in the world at any time. Partners can explore the company profiles of around 500 multinational clients of the Swiss Life Network, as well as a large number of current multinational prospects. At the same time, they are kept in the loop about the ongoing activities and projects of these multinational companies within the Network.

The company profiles show the following information at a glance:

- Corporate structure and company description
- Overview of worldwide cooperation within the Swiss Life Network (involvement of global brokers, business in force in all local markets, level of support)
- Local portfolio in force, as well as mutual business opportunities and quotations
- Structure of the international profit and loss account and its development.

Last but not least, all this information can be easily downloaded as a pdf for further reference and use.



The screenshot displays the 'Sales Live - Company profile' for 'HQ Company Name_1030008'. The interface is divided into several sections:

- Header:** Includes navigation links like 'Download Fact Sheet', 'View Subsidiaries', 'Add New Opportunity', 'Add New Contract', and 'Contact RM'.
- Key Statistics:**
 - Total Employees: 117,000
 - Insured Lives: 5,914
 - Thereof Pooled: 5,348
 - Global Mandate: -
 - Parent Support: Medium
- Opportunities Table:**

Project Number	Subsidiary Name	Effective Date
OPP9	Subsidiary Name_1063553	Jan 1, 2015
- Contracts Table:**

Project Number	Subsidiary Name	Renewal Date
816186	Subsidiary Name_1065128	01/01
814912	Subsidiary Name_2748650	01/07
812869	Subsidiary Name_1068460	01/07
- Master Cover Contract (MCC):**
 - Loss Carry Forward Period: -
 - Accounting Period: 1 year
 - Annual Partial Write Off: -
 - Pool Manager: Mr HQ Contact First Name_1030008 HQ Contact Last Name_1030008
 - Designation: Corporate Insurance Manager

	2013	2014	2015
Pooled Contracts	14	14	10
Countries	5	5	4
International Dividend/Premium	0%	1%	0%
Development of Pool - Result	▼	▲	▼
- Appointments:** Shows 'No appointment available' for March 2017.
- Company Details (Right Sidebar):**
 - HQ Company Name_1030008: Entertainment, Advertising, Tourism
 - www.1030008.com
 - Client Since: 01/01/1983
 - HQ Information Policy: General info can be shared with NWP
 - Other Affiliated Networks: Generali BE Network, IGP Network
 - Description: Berlethmann AG & Co. KG is a German multinational corporation based in Gütersloh, North Rhine-Westphalia, Germany. It is one of the world's largest mass media companies and also active in the service sector and education. Berlethmann was founded as a publishing house by Heinrich Berlethmann in 1835. See ... show more

Sales Live - Company profile

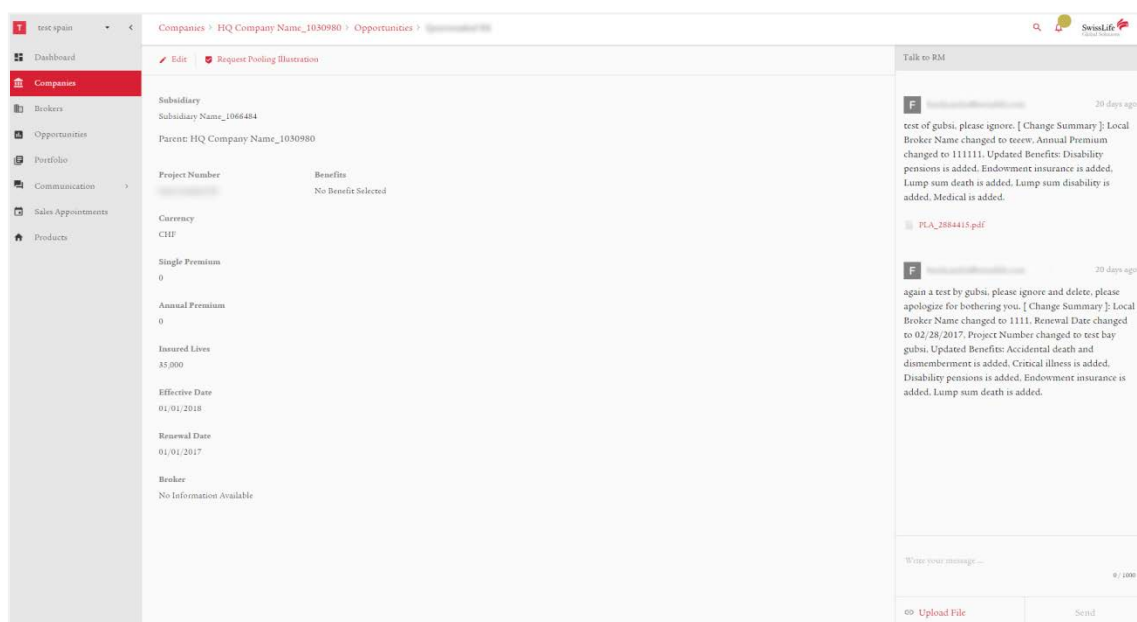
New insights can also be gained thanks to the fact that *Sales Live* gives Network Partners access to the overall activity level of multinational companies within the Swiss Life Network. This information, which clearly goes beyond local market activities, is presented under the following headings:

- **Notification Centre:** This shows when contracts with other Network Partners have been concluded by multinational corporations they may be interested in.
- **Dashboard:** This displays which multinational companies are currently concluding the most business with the Swiss Life Network overall, and which intermediaries are currently very active with the Network.
- **Sales Calendar:** This shows when and which multinational companies are contacted by relationship managers.
- **Newsfeed:** This provides information and updates on multinational companies directly from external sources.

This holistic approach to information and updates naturally enjoys the same data-handling care and discretion within the Swiss Life Network as in the past.

The following processes are now also fully incorporated into *Sales Live*, reducing the workload for all parties, and making communication via *Sales Live* easy and always accessible for further reference and follow-up:

- **Network Inquiries:** Already registered contracts can be modified and new ones added. The summarised feedback is then submitted to the Swiss Life Network in one go. Network Partners always have a clear overview of the Network Inquiries completed so far, which lets them follow up with other relationship managers on outcomes and next steps with the multinational company involved.
- **Dashboard:** Reporting is now available on new business concluded, open quotations, and subsequent updating.
- **Contact Relationship Manager** (and ask for a pooling illustration): It is now possible to contact the respective relationship manager at the Swiss Life Network when support is needed with renewals of existing business as well as new cases.



Sales Live - Talk to RM

The Clients' Portal is on the starting blocks

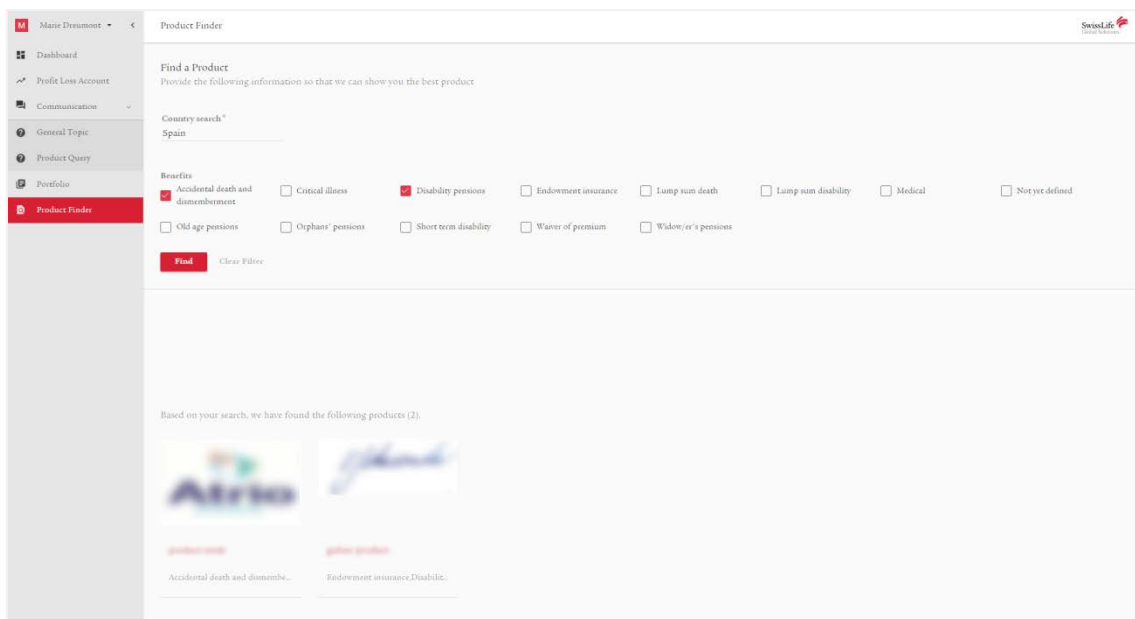
In 2017, with the delivery of the international profit and loss accounts for the 2016 accounting year, all clients will be given personal access to the *Clients' Portal*. This will allow them to view, analyse and benchmark the data in their international profit and loss account in charts and graphs. Clients can now gain insights and draw conclusions in a convenient and flexible way - all on their own. This is not only a new way of viewing and analysing data, but it also makes available the full range of data across countries, coverages and years. In this way, the *Clients' Portal* is laying a foundation on which clients can further sharpen and develop their employee benefits strategies.

The *Clients' Portal* will of course not replace the provision of the usual pdf files, which will always be downloadable in the portal as well. Nor will it replace the role of relationship managers in the Swiss Life Network and personal contact with them. The *Clients' Portal* aims to become a complementary touchpoint with the Swiss Life Network that will offer all kind of services and information on employee benefits for multinational corporations, including but also going well beyond the area of multinational pooling.

The **Product Finder** feature will help clients to find products and services offered by Network Partners and match them with their needs. This will help clients find answers and guidance in the complex and fast-moving world of employee benefits in a convenient way. From their initial search for a product, clients will be able to

contact Network Partners directly for further details or a quotation. This feature is complemented by information on social security systems in local markets and benchmarked data within the Swiss Life Network.

Since Network Partners already work on the platform via *Sales Live*, the *Clients' Portal* will allow clients to contact Network Partners directly and get in-depth information regarding their existing portfolio with the Network. The *Clients' Portal* will also make sure that the headquarters of multinational companies are always kept informed about local quotations currently being worked on.



Sales Live - Product finder

Outlook: the Swiss Life Network's '360° digital platform'

The ultimate, very ambitious goal of the Swiss Life Network is to have all parties able to participate in and profit from the digital platform, using it as an information hub and backbone for collaboration.

Opening up the platform to more stakeholders, enriching it with more information and data, and further enhancing the methods of communication, will ultimately lead to increased interaction. This will be the basis for further leveraging business relationships and exploiting new business opportunities.

One of the features set to go live later this year, which highlights this increased immediacy of communication and interaction, will be a feature that allows Network Partners to request automatic pooling simulations via *Sales Live*. Having entered information on a local quotation, the Network Partner will receive the results of a pooling simulation on the spot, to use as required.

Going forward, the Swiss Life Network will analyse the needs of third-party providers and intermediaries to see how the digital platform can add value. Based on the results, we plan to add further customized portals.

Multicultural Awareness

Learning about different cultures is so useful and rewarding that we have decided to continue our articles on multicultural awareness. This time, we detail some business etiquette tips for two countries celebrating their 40th anniversary with the Swiss Life Network: Ireland and South Africa*.

IRELAND

Doing business in Ireland

The attractive environment for businesses in Ireland is reflected in the World Bank's *Ease of Doing Business Survey* for 2017. The country was ranked 18th out of 190 economies, scoring especially well when it comes to paying taxes (5th), starting a business (10th), and protecting minority investors (13th).

Fast facts

Business hours

The work week in Ireland is Monday to Friday, with office hours generally from 9am to 5.30pm, with an hour-long lunch break. Religious and family holidays are important in Ireland, and arranging meetings over Easter and Christmas should be avoided, as most people take time off around these holidays.

Business language

Although Irish is the first and official language of Ireland, it isn't commonly spoken. Business is always conducted in English.

Dress

Business dress is modest and conservative. Dark, subdued colours are the norm; raincoats may be necessary throughout the year.

Gender equality

While men still dominate the Irish business arena in terms of senior positions, women are treated equally and many women hold high positions in Irish business and political circles.

Greeting

A firm handshake and direct eye contact are appropriate when greeting Irish associates. Shake hands again when leaving.

Business culture in Ireland

Humour

Although the business culture in Ireland is generally conservative, the Irish are known for being modest and having a good sense of humour. Jokes and teasing are a part of general conversation, and this can extend to business meetings as a way to build rapport and avoid conflict.

Hierarchy

Business structures in Ireland are hierarchical. Decisions are usually made at the top, but the division between managers and their subordinates can sometimes be blurred. Irish businesspeople are often less formal and more friendly than their European counterparts.

Meetings

Business meetings can be unstructured and it is not unusual to meet outside the office - in a coffee shop or even over a pint of Guinness at the pub. Many business interactions also take place on the golf course.

Networking and establishing good rapport is important in Irish business and visitors should allow for small-talk before negotiations officially begin. Polite conversation can centre on Irish culture and sport, but politics and religion should be avoided. Once negotiations start, the meeting should be focused on business, and conversation should be direct and to the point.

Business cards are exchanged, but not necessarily immediately upon meeting.

The Irish have a reputation for being shrewd negotiators with a preference for systematic procedures and a relaxed sense of time, meaning that decision-making can be a slow process.

When attending meetings you should ensure that you arrive on time. Being late is seen as impolite and inconsiderate.

Family and religion

Family forms an integral part of Irish culture. Although they work very hard, the Irish are dedicated to a less stressful lifestyle that allows time for friends and family, a visit to the pub, a cup of tea, or just a bit of a chat on the corner. Families are closely-knit and very important to the Irish. Many businesses are family owned and business in Ireland is often based on who a person knows, making relationships integral to success in the workplace. Religion also plays an important role in Irish culture. Most of the population is Catholic, which has deeply influenced cultural values and social norms in Ireland.

Dos and don'ts of business in Ireland

- Don't speak about politics or refer to the Republic of Ireland as part of the United Kingdom, or Northern Ireland as part of the Republic of Ireland. These are two completely different political entities and this is a sensitive subject.
- Don't talk about religious matters.
- Do exchange business cards when meeting with Irish associates.
- Do maintain an arm's length distance when speaking to Irish counterparts. Personal space should be respected.
- Do maintain eye contact when speaking to Irish associates. This is seen as a sign of respect, and avoiding eye contact may be viewed with suspicion.

SOUTH AFRICA

Your guide to conducting business in a proudly South African style

South Africa is a country that has come a long way from being a monotone cultural workforce to the diversified business hub it is today.

Business-to-business culture is generally very professional and of international standard. With 11 official languages in South Africa, most South Africans can speak two or more languages. Despite the number of languages spoken, business dealings are generally conducted in English.

Although the country represents one of the most multicultural nations, there are some common threads in what businesses in South Africa perceive as 'proper' and 'improper' business etiquette. A successful partnership with a South African company is reliant on a sound understanding of how all cultures come together and affect business dealings.

Here are guidelines to assist you in conducting business in South Africa and fostering a strong partnership that rests on a pillar of trust.

Hierarchy in South Africa

The South African economy is still dominated by large corporations. Robust government intervention and planning for the development of the small and medium enterprise sector is an ongoing priority. The state's commitment to this sector is to encourage and assist entrepreneurial efforts to address the country's high unemployment rate.

Although the traditional structure of businesses is top-down style, with the top layer holding almost all the decision-making power, the influence of global trends has somewhat impacted these structures by flattening them, opening a space for decentralised decision making and added responsibilities at all levels within companies.

Meetings

To organise a meeting, make the appointment at least a month in advance and confirm the day before. Punctuality is very important. In corporate offices or the financial services sector, the dress code is quite conservative and a suit or dress is always a good option when meeting clients and business partners. A handshake is common when meeting, and visiting cards are widely used on entering business premises. Meetings can be rather informal. Punctuality to the schedule is important, but also plan sufficient time between meetings in case the meeting host is not on time.

There will be considerable time to engage in small talk at the beginning of a meeting, to greet the participants and exchange business cards. Gift giving in a business context is uncommon in South Africa.

Negotiations

Personal relationship building requires great effort but will have a desirable outcome for your dealings in South Africa. South Africans build strong relationships with those they can trust. Prospective business partners who provide win-win / mutually beneficial solutions for all parties involved are usually the ones who win the business.

Decisions

It is prudent to negotiate with the person who actually has the authority to make decisions. Deadlines are not really perceived as binding commitments but rather as somewhat fluid. It is therefore advisable to include dates when setting up a contract with your business partners.

Appointments

Appointments are necessary in South African business, with preferred methods being face-to-face encounters rather than a telephone call or email. Arriving at the meeting spot five to fifteen minutes before a face-to-face meeting is seen as good conduct.

Mid-December to mid-January, or the two weeks surrounding Easter, are prime holiday periods. Scheduling meetings during these times is not advisable.

Dress code

South African work attire is more or less conservative. It is, however, very common to come across people dressed in traditional African garments at work or during business meetings. This is certainly common during evening gatherings and dinners.

As mentioned, in corporate offices or the financial services sector, the dress code is quite conservative and a suit or dress is always a good option when meeting clients and business partners.

Entertainment

Business lunches and dinners are very common in South Africa. Business breakfasts are also quite popular. Although actual negotiations are not carried out during a meal, business may be discussed and this is a sound relationship-building opportunity.

** For their contribution to this article, we would like to warmly thank **Karen Murray** of Irish Life and **Redwaan Zoutenberg** of Momentum (MMI Group).*

Swiss Life Network Partners Anniversaries

Swiss Life Global Solutions is proud to celebrate the strong partnership anniversaries with the following Network Partners.

55 years	
Apulia Previdenza	Italy
Delta Lloyd	Belgium
Swiss Life	France
Swiss Life	Germany
Swiss Life	Switzerland
Zwitserleven	The Netherlands
50 years	
Unum	United Kingdom
40 years	
Great-West Life	Canada
Irish Life	Ireland
Momentum Life	South Africa
30 years	
Hanwha Life	Korea
Ilmarinen	Finland
25 years	
Kooperativa	Czech Republic
Kooperativa	Slovakia
5 years	
Compensa Non-Life	Poland
Ping An Health	China
PT Avrist Assurance	Indonesia