



SwissLife
Global Solutions

Swiss Life Preferred
for Expat & Mobile Employees

Quality
Flexibility
Simplicity

This is our promise to
you and your employees.

Your concerns and priorities are unique - as are the needs of your mobile employees

As a valuable asset of a company, mobile employees are highly skilled and require tailor-made benefit packages that reflect their expertise and status.

Important for your company

Every company handles employee benefits for expatriates differently. However, there are issues that all companies face, and many share similar wishes, including:

- a comprehensive range of locations where mobile employees can be insured,
- a good balance between the level of benefits insured and their costs,
- simplified underwriting procedures, and
- time-saving, efficient and easy-to-manage administration.

Once these requirements are met, you will find it significantly easier to set up and manage benefit provisions for your mobile employees.

Our main aim is to understand your needs. Based on this we can tailor our employee benefit solutions to protect your mobile employees wherever they are, while matching your priorities and helping you to achieve your corporate goals.

Important for your mobile employees

Your valuable expatriate and mobile employees face numerous challenges - and have equally many demands when it comes to their employee benefits. Among the most significant are:

- assurance of future financial security
- risk and health protection for themselves and their families,
- easy access to details about their benefit policies and providers, and
- transparent and easy to understand benefit information.

Given the remote locations where many expats work, and the additional risks they face, it is important for these employees to feel secure and well-protected in order to perform their best.

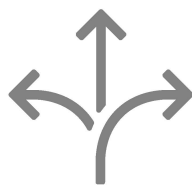
The complex legal frameworks in different jurisdictions, and the variety of benefit options on offer, can be hard to understand and fully utilise. We will help you ensure that your employees appreciate and can make the most of their benefits.

Swiss Life Preferred for your expats and mobile employees - designed to address your specific concerns and priorities

Swiss Life Preferred delivers the highest quality solutions from reliable providers, plus flexible scheme design and underwriting, and simplified administration processes.

Quality

Building on over 25 years of expatriate experience, Swiss Life Preferred solutions are comprehensive and fully compliant. We cover all your expatriate needs from retirement savings to risk protection, to health coverage and assistance. Over 150 multinational corporations already trust us with their mobile employee benefits, secure in the knowledge that we always deliver on our promises.



Flexibility

The modular design of Swiss Life Preferred solutions allows you to select the coverages and schemes that best match your needs, risk-retention abilities, and budget situation. You also have opportunities for additional customisation. Flexible and simplified underwriting further streamlines the process.

Simplicity

In addition to simplified processes, our web-based administration system provides 24/7 access to your scheme details for both you and your employees. All the important yet time-consuming tasks, such as enrollment and renewal, information viewing and sharing, and daily administration and management, become much easier - thus freeing up your precious time for other activities.



Tailored solution with modules for pension, death, disability, health, wellbeing and assistance

This one-stop-shop solution delivers valuable flexibility as well as simplified application, underwriting and administration processes under one roof.



Modular solutions ensure true flexibility

Each module incorporates flexible design features that let you tailor the coverage to the specific needs of your organisation. Coverage can operate worldwide with a high termination age for risk protection, and schemes can be denominated in Swiss francs, Euros, US dollars or British pounds, with premiums, sums assured/benefits and free cover limits expressed in the chosen currency.

Death

Group life insurance provides cover in the event of death by any cause, with benefits in the form of a lump sum or a pension. Survivors' pensions can be provided for the beneficiary classes you determine, such as spouses, partners, children and orphans, with optional escalation in course of payment. If you require additional accidental death cover, this is available as a rider to lump sum cover.

Disability

With group disability insurance you can choose to provide a regular replacement income, a lump sum payment, or a combination of the two in the event of disability due to any cause. Employer's pension contributions may also be insured. Our plans allow scheme salary to be defined to include a proportion of fluctuating earnings, provided these can be proved to form a regular part of the member's income. Benefit escalation in course of payment can also be insured. We offer deferred periods of 6, 12 and 24 months.

Pension

Swiss Life's flexible retirement savings solutions offer a large selection of investment choices. These range from low-risk guaranteed return products to lifecycle and unit-linked equity funds. You have the freedom to design the pension plan rules in line with your company's requirements, and select the funds you wish to offer to employees in the plan.

Assistance

Assistance coverage provides a wide range of services to your mobile employees and their families both before and during their overseas assignment. The services range from emergency help, such as medical evacuation and repatriation, to prevention initiatives, such as access to websites that monitor changes in the social, environmental, or geopolitical situation that could affect personal security.

Health

Our health insurance contract operates on a modular basis, with inpatient and outpatient cover forming the core of the plan, and dental and optical cover available as options. For employers with up to 25 expatriates, our plans offer a choice of three different levels of benefit. For larger groups with over 25 expatriates, we are pleased to provide more customised solutions. Premiums are calculated according to four different geographic zones, and depend on the level of cover chosen and the number of enrolled employees and family members.

Our simplified underwriting procedures and online administration platform save you time and resources when managing your expat benefits.

Simplified underwriting

Employers and participating members benefit from market-leading levels of free cover and member policy limits, ensuring maximum cover and convenience.

If benefits increase for members during the year, flexible underwriting conditions are available at renewal.

When both death and health coverages are selected, only one underwriting process is required for groups of more than five people.

Additional underwriting flexibility is also available if you decide to pool the scheme.

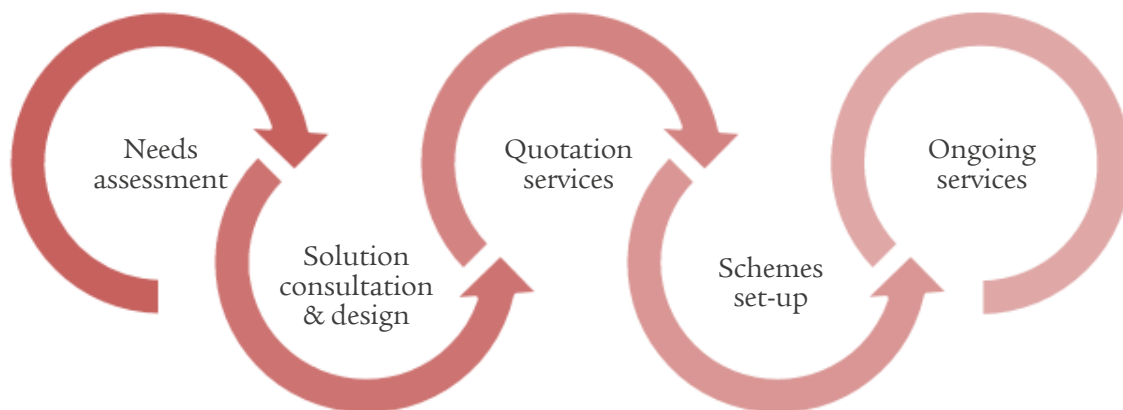
Streamlined administration

The web-based client interface allows you to perform necessary administration and manage the benefit cycle simply and conveniently.

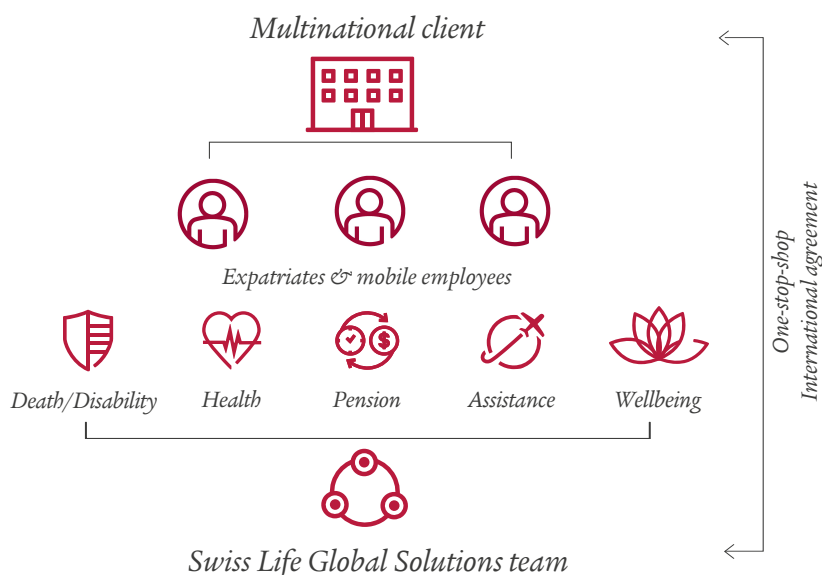
- Easy enrolment and renewal: with the batch upload function, it is simple to enroll your new employees and modify existing employee data. You can also download the details of the employee database at renewal.
- Daily administration and management: the task management feature and reminder services make it easy to keep track of your to-do list.
- Transparent information: important documents such as contracts and certificates are available to view and share at any time and from anywhere. You and your employees see the same information, which ensures maximum transparency.

Receive the highest standards of service from our global team of experts

We will work hand-in-hand with you to ensure that we understand your needs and can help you assess the relevant options. You can rely on our expertise, service and support every step of the way.



You will receive expert advice from different specialists for the various coverages, while enjoying a single point of contact in the Swiss Life Global Solutions team. You will always rely on smooth communication, transparent information and simplified implementation.



A trusted partner and leading provider of global employee benefits

Swiss Life Group

160 years of experience stand behind Swiss Life's position as a leading provider of comprehensive life, pension and financial solutions.

At Swiss Life, we pursue our mission with a clear strategy and support our clients so they can lead a self-determined life with confidence.

1st Swiss
LIFE INSURANCE

A+
S&P RATING

SMI listed
STOCK MARKET

Swiss Life Global Solutions

By combining our cross-border expertise with the local know-how of our network of partners, we design and manage Global Employee Benefits solutions tailored to your and your employees' needs.

No. 1

GROUP INSURANCE
PROVIDER

in Luxembourg

70+

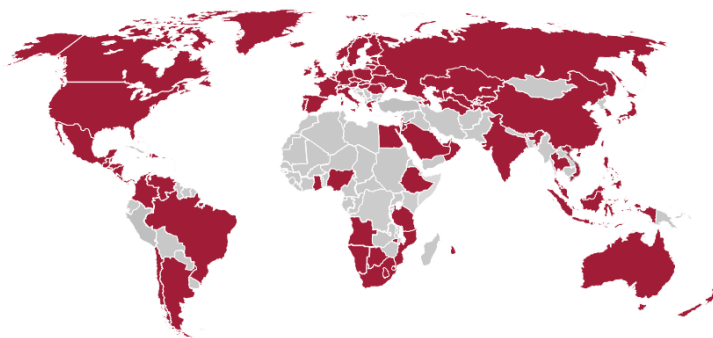
LEADING PARTNERS

offering local insurance
solutions across the globe

30+

YEARS OF EXPERIENCE

with expatriates and
mobiles employees



450+

INTERNATIONAL
CLIENTS

1+ mio

INSURED
EMPLOYEES

250+

INTERNATIONAL
PLANS

35%

FORTUNE GLOBAL
100 CLIENTS

