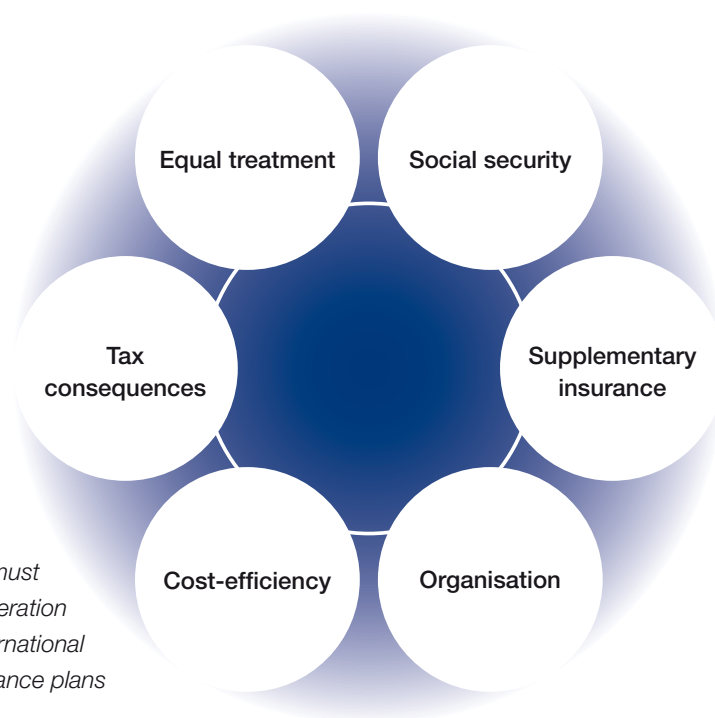


International retirement and insurance solutions



In the constant competition to find highly-qualified international staff, comprehensive retirement, risk and health benefits have an important role to play



Many components must be taken into consideration when setting up international retirement and insurance plans

Customised solutions are essential

International career opportunities are increasingly opening up for employees worldwide. As a result, more and more companies are looking for employee benefits solutions for these employees. International employees have high expectations when it comes to their risk and retirement plans: they seek protection for the entire family, coverage in case of disability, as well as medical insurance. Solutions must work around the world and be comparable with each other. It is also important to take account of the work location and possible currency effects.

Savings plans and retirement benefits pose further challenges. Are the benefits transferable? Where is the plan based? How are entitlements designed? Is there a good match between the currency of the accumulated assets and that of the payments?

Classical options such as continuing the plan in the home country or entering the host country arrangement, very often prove insufficient. Above all, mobile Third Country Nationals (TCN) and long term expatriates expect innovative solutions. These must satisfy not only the needs of the employees but also align with corporate strategy and personnel policy.

There are no off-the-shelf solutions. ASN is your specialist for customised solutions.

Points to consider

Equal treatment of employees: Every host country has its own regulations. However, expatriates measure their employee benefits against the standards of their home country. In turn, TCNs look either to the norms of their home country or seek what they perceive to be the best solution worldwide. What is the best way to satisfy different needs when it comes to inter-

national assignments? How does one ensure that expatriates and local staff are treated with equal fairness in terms of employee benefits?

Social security: Internationally mobile employees often lose their entitlements and/or social security protection during a foreign assignment. This makes the portability of insurance solutions of central concern. If plans are designed for a particular country, these entitlements may no longer be sufficient on moving to a new country. How can one close the gaps?

Tax consequences: Employers and employees would be wise to carefully evaluate the tax aspects of each employee benefit system when it comes to foreign assignments. Do benefits received, or employer contributions, count as taxable income for the employee? What are the tax consequences for the employer?

Cost efficiency: Several factors influence the cost-effectiveness of insurance contracts. Premiums are important, and naturally also the service level provided by the insurance company and its employees. At ASN, we are familiar with the features of insurance companies and their products. Beyond this, we offer comprehensive administrative services as well as a help desk in four languages for expatriates and personnel managers.

Organisation: How can group insurance plans for employees with different needs be optimally established and administered with minimal effort and expense? Not only are benefits and premiums important, but also the conditions for acceptance and any special features. It is important to be able to continue the insurance after repatriation or leaving the group, and to also be able to maintain coverage even in high-risk countries. It is important to find optimal, easily-administered group insurance solutions for employees with different needs.

ASN meets the needs of your company

In the constant competition to find highly-qualified international staff, comprehensive retirement, risk and health benefits have an important role to play in personnel recruitment, retention and motivation. Employee trust is strengthened by appropriate employee benefits that meet their needs, but these should also take account of economic aspects and corporate goals. In addition, employee benefits must be sustainable and cost-effective to organise.

The key questions are: What do the various employee benefits solutions offer, and how can you make the most of your contributions? ASN will assist you with both advice and practical support. Use our experience to develop cross-border solutions to satisfy your organisational, financial and individual requirements.

We offer you professional advice, strategic input and concrete support in the evaluation and implementation of international employee benefits programmes. Our solutions for international employees cover both the accumulation of retirement capital as well as insurance for sickness and accident, disability and death.

Whether your solution is for five or 500 employees – ASN is your specialist partner. Naturally, if required we can also offer solutions for individual employees.

Our comprehensive offering

- Strategies and guidelines for the design and implementation of retirement and insurance solutions
- Retirement and insurance programmes that combine with social security systems and promote your corporate goals
- Medical insurance: international health and accident insurance
- International medical services: personal and medical protection, procedures for emergencies and special assignments, as well as securing of health information in the host country, etc.
- Business travel insurance
- Customised retirement solutions
- Life insurance: risk coverage for death, disability, accidental death and disability
- Special insurance: kidnap and ransom solutions
- Help desk in English, German, French and Italian for personnel managers and expatriates
- Outsourcing services for the administration of international insurance and retirement plans

With ASN to your goals

Are your current expatriate employee benefits sufficient? Have you considered all the important aspects worldwide? Do your solutions match your corporate goals and the wishes of your employees abroad?

Due to their complexity, foreign assignments cost time and money. ASN helps you maintain a constant overview both for routine matters as well as during hectic project phases. Working closely with you, we will analyse your current situation and your requirements, and develop an optimal approach that helps to increase efficiency, reduce costs and minimise risks.

You will receive individual, neutral and professional solutions. Our advice is designed to combine employee benefits and compensation systems seamlessly with each other so that they support your corporate aims. We can also advise you on particular points, for example on social security, tax and administration questions. ASN thus supports you with both comprehensive employee benefits programmes as well as with individual supplementary insurance plans.

Beyond this, you can also outsource the administration of international employee benefit plans and contracts, negotiations with providers, all documentation or part of your communications – to ASN naturally. We offer you not just solutions; we also help you set the benchmarks.

In every case: when it comes to international retirement and insurance plans, you have the right partner in ASN.

ASN AG
Bederstrasse 51
P.O. Box 1585
CH-8027 Zurich
Tel. +41 (0)43 399 89 89
Fax +41 (0)43 399 89 88
info@asn.ch
www.asn.ch