# Retirement and Savings



International Solutions for Global Mobile Employees



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## Retirement and Savings

Securing an adequate income in retirement is an essential priority in the financial planning of any individual. This is particularly true for employees who spend their career abroad.

By choosing appropriate savings and retirement solutions, employers gain a competitive edge in attracting and retaining international talent. Their key challenge is to consolidate plans at global level, ensure consistency and effectiveness, and guarantee portability across countries.

With over 50 years' experience in international employee benefits, GEB fully understands how to equip employers with flexible plans that best fit their employees' needs and their overall strategies.

With the support of the world's largest employee benefits network, our dedicated expatriate solutions allow companies to design international programmes tailored to their specific requirements, and to securely manage employees in multiple jurisdictions.

GEB International Lines retirement and saving solutions include both off-the-shelf and bespoke products responding to each client's particular needs and investment objectives.

While adapting to companies' different sizes, needs and expertise, our solutions can consistently ensure the advantages of high portability and wide range of investment options.

### **GEB International Lines Solutions**

#### Your needs

#### **Your Objectives**

#### **Our Solutions**

#### Over 50 staff members

Mid- to large-size staff numbers multiple entities requirement

Customised products and services, ideal for both savings

and retirement

#### **Customised Plan**

This plan is truly flexible in terms of structure, objectives, investment options and sources of contributions. Tailor-made services include co-branded communication and staff engagement programmes.

#### 20-50 staff members

Small number of internationally mobile employees

Cost effective plan

#### **Horizon Plan**

This plan provides mid-sized companies with a simple and cost-effective solution to consolidate their programmes and facilitate global coordination.

Horizon Plan grants them access to the largest and strongest network in the world, with its best-in-class expertise and services.

Our plans are Defined Contribution Plans: they have a variable retirement benefit, based on the contributions paid into the plan each year and the associated investment returns.

The investment risk/benefit is borne by the employee and the employer's liability is fixed to the agreed contribution rates.



### Advantages

Flexibility: Greater customisation and fewer restrictions than local solutions

Portability: Rights preserved or transferred when employees relocate; continuation option

**Choice**: Wide choice of high quality investment options to meet a variety of risk / reward profiles

Service: High-touch customer service, with secure online 'service centre', and dedicated reporting and monitoring

**Assistance**: Education and engagement of employees

Solidity: Almost 50 years enhancing the success of our international clients

### Generali Employee **Benefits**

The Generali Employee Benefits (GEB) Network is a strategic unit of the Generali Group and exclusively focused on providing employee benefits solutions for corporate clients.

Established in 1966, GEB is recognized as a leading employee benefits provider. It operates the world's largest network by bringing together the capabilities of over 100 countries to serve more than 1,500 multinational companies.

With 50 years' experience in supporting the success of its global clients, GEB is well placed to understand the strategic importance of employee benefits programs used by companies to attract and retain the best talent. Generali's teams of globally minded professionals provide access to cost effective solutions with attractive underwriting terms and financial conditions.

As a network that develops long term client relationships, GEB is committed to investing in technology and its people so that it may continue providing innovative solutions to corporations and their employees.

For more information, contact us at: marketing@geb.com





#### **Generali Employee Benefits**

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