



INTERNATIONAL BENEFITS NETWORK

IBN Membership Overview

Overview IBN



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IBN is a network of independent employee benefit consulting firms in over 70 countries around the world.

- IBN provides member firms and their clients with access to international employee benefits expertise.
- IBN promotes global standards in employee benefit consulting.
- We select the best consultants to provide services for each specific market.
- We **do** business where **you** do business!

Benefits of IBN Membership



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Shared knowledge

- Access to local expertise around the world.
- Sharing of best practice.

Shared pride

- To be part of a respected global brand.
- Increased ability to compete with global benefit firms.
- Building professional reputation and trust.

Shared success

- Development of business network.
- Business referrals – incoming and outgoing.
- Client development.

How IBN Works



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The IBN structure has been successful since handling its first client in 1989. Here's why:

- **Our member partners are not just names in a database.**
 - They are colleagues who know one another.
 - Typically, only one partner per country is invited into IBN membership, although there are regional partners in larger countries.
 - The IBN structure is conducive to members supporting one another in solving client needs.
- **Furthermore, the credentials for IBN members are verified at least once every three years.**
 - This includes a code of conduct review and a skills review to ensure that the member is still able to deliver a high standard of service.
 - A review of the member company's financial and corporate status is also performed.

Working with IBN



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IBN gives clients access to:

A selected local benefit consulting firm

- Extensive local knowledge 'on the ground'
- Senior-level experienced advisors

The highest professional service

- Our members are selected through careful application and screening.
- We continue a regular thorough ongoing quality review process.

A truly global network

- Expertise in over 70 countries
- Experience in a full range of benefits services, specific to each country.



Selected Local Consultants

IBN selects the best consultants to provide services for each specific market.

- IBN was established in 1989 to offer employee benefit consulting throughout the world.
- IBN was the vision of five partners from France, Germany, the Netherlands, the United Kingdom and the United States.
- Today IBN member firms cover over seventy countries on five continents. Our knowledgeable consultants and extensive network offer immediate access to expert benefits assistance for employees anywhere in the world.



Expert Services

- Our members are selected through careful application and screening.
- We continue a regular thorough ongoing quality review process.
- We believe that clients should receive the highest standards of service.
- That's why our members are committed to being recognised as experts in their country of operation.

Local Knowledge

- Our membership follows current local market practice.
- Our selected consultants, actuaries, and brokers, have extensive local knowledge 'on the ground'.
- Working with IBN, clients benefit from senior-level experienced advisors.



Benefit Planning and Maintenance

- Establishing corporate goals and strategies
- Benefits audit and benchmarking
- Identifying current arrangements and commenting on their validity in line with corporate practices and market trends
- Designing and implementing new or revised benefit plans
- General servicing of benefit plans
- Ensuring legislative requirements are met
- Risk analysis of insurance policies and multinational pooling considerations
- Updating of local surveys and analysis
- Communications for employees



Financial

- Global investment strategies and asset planning
- Local investment manager selection
- Actuarial valuations
- An understanding of the taxation aspects of
- benefit financing

Mergers and Acquisitions

- Help and advice in identifying employee benefit issues
- Analysis of benefit liabilities
- Liaison to ensure compliance with national law, international law and financial practice



Members offer a range of retirement and benefits services, as relevant in their country:

- **Retirement Plans**
 - Pensions Scheme Design
 - Pensions Administration
 - Investment Consulting
 - Retirement Planning
- **Actuarial Services**
 - Actuarial Consulting
 - Actuarial Accounting
- **Advice**
 - Financial Planning
 - Mergers and Acquisitions
 - International Transfers
- **Benefit plans**
 - Benefit plan design
 - Benefits auditing
 - Benchmarking
- **Insurance**
 - Life Insurance
 - Disability Insurance
 - Workers' Compensation
 - Risk Benefit Consulting
 - Risk Benefit Re-broking
- **Medical Plans**
 - Private Medical Insurance
 - Wellness

Becoming an IBN Member



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- Membership of IBN is by invitation of the Managing Partners.
- Membership may be offered to firms which satisfy the criteria for membership.
- The process starts by potential members completing an application form.
- Shortlisted firms will be invited to present at the next IBN general meeting.

We do business where *you* do business



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