

INTERNATIONAL EMPLOYEE BENEFITS A FUNDAMENTAL PART OF A WINNING EMPLOYEE VALUE PROPOSITION

Insurable employee benefits are a fundamental part of a winning Employee Value Proposition that turns your company into a uniquely attractive working place, whilst your CFO will appreciate the global governance and level of transparency to truly quantify an employees' Return on Investment.

With a strong service offering in international employee benefits and being part of the Mercer Marsh Benefits™ Network, the Kessler footprint goes far beyond the borders of Switzerland. We strive for long term strategic, global partnerships and international employee benefits are a key element to the relationship with our clients.

THREE AREAS OF EXPERTISE

Group Insurance Solutions

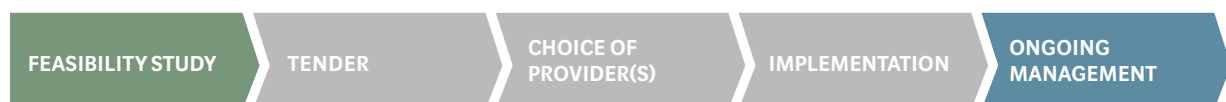
We advise and offer brokerage services in business travel, international healthcare, group life and disability insurance as well as in international retirement savings plans. This can be insurance protection for your local employees and also financial protection for internationally mobile staff, such as expatriates, Third Country Nationals (TCN), global career nomads, humanitarian aid workers, sea farers, etc.

Global Solutions

The most common global solutions available in the market are multinational pooling, global underwriting and captive fronting programs. We consult in the implementation of the most suitable solution after a feasibility assessment based on global parameters such as: number of employees, geographical presence and premium estimation of insured employee benefits plans worldwide.

Global Services via Mercer Marsh Benefits™ Network

We conduct an inventory and issue a benchmarking report of your insured local and international employee benefits. This report is either part of, or can lead to a Global Benefits Management (GBM) mandate. Multinational organizations can benefit from a streamlined centralized approach in insured employee benefits management around the world through the use of data analytics, supported by digital tools (e.g. GBM Analytics, Mercer Gold +, DARWIN). Kessler will be your entry point of contact in global benefits management and will also act as your local broker in Switzerland.



STAKEHOLDERS RELATIONSHIP

Important decisions are to be made as to how you plan to achieve operational plus financial goals and how you can best govern your benefits policy in a world of constant change. Usually this requires involvement from the CFO, the Risk Manager and Procurement. The Global HR-, Reward-, and/ or Compensation & Benefits Manager are taking responsibility in managing such a major global project.

YOUR RESOURCE

We guide you through the different steps of the process in designing and implementing an international employee benefits program that is unique to your organization and that adds true value to your Employee Value Proposition.

INTERESTED? CONTACT US.

Dag Zwikker
Sales International Employee Benefits
T +41 44 387 88 85
dag.zwikker@kessler.ch

Sandro Quinz
Teamleader International Employee Benefits
IBD Leader Switzerland
T 41 44 387 89 15
sandro.quinz@kessler.ch

ABOUT KESSLER

Kessler is the leading Swiss enterprise specializing in comprehensive risk, insurance and pension benefits consulting. We advise over 1,000 medium-sized and large Swiss companies from the service, trading and manufacturing industries, as well as the public sector. Thanks to our expertise in each of these economic sectors, our highly qualified staff and our leading market position, we contribute significantly to the long-term success of our clients. As a reliable partner, we inspire our clients and open up new perspectives through the safe and successful management of risks. Founded in 1915, Kessler has 300 employees working at its headquarters in Zurich and its

other sites in Basel, Bern, Geneva, Lausanne, Lucerne, Neuchâtel, St. Gallen and Vaduz. As the Swiss partner of Marsh since 1998, we are part of a network with specialists in all areas of risk management and with great experience in handling global insurance programs. Marsh, the world's leading insurance broker and risk advisor, operates in more than 130 countries and is part of Marsh McLennan (NYSE: MMC).

Further information can be found at www.kessler.ch, www.marsh.com, www.mmc.com.