



2009 IGP Seminar

**Renaissance Boston Waterfront Hotel
September 29 - October 1, 2009**

In these times of foreign travel budget constraints, the IGP Seminar brings the experts from around the world to one place.

Recognized as the premier international employee benefits conference, the IGP Seminar offers a unique opportunity to learn about employee benefits, both globally and country-specific.

IGP Seminars are designed for people who want to expand their knowledge and understanding of international employee benefits. During the Seminar, attendees participate in a series of country panel sessions that provide comprehensive information on the social security and customary private employee benefits practice in the countries of their choice.

The newcomer will acquire a basic working knowledge of employee benefits practice in different markets, while the experienced benefits specialist will ensure that he or she remains current on legislative and other developments in specific countries.

Each day's program features an extensive choice of presentations covering employee benefits in countries throughout the world, as well as solutions for globally mobile employees.

Participants will be able to meet, ask questions and share solutions in one place with:

- Representatives from the leading insurance companies operating in the employee benefits field around the world
- International employee benefits specialists from a broad range of multinational corporations
- Representatives of the leading international brokerage and consulting firms

Whether you are responsible for employee benefits, human resources or finance, you will find a wealth of information on all aspects of international employee benefits at the 2009 IGP Seminar!

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Program Outline

The Welcome and Orientation Session on Tuesday morning, September 29, will mark the opening of the 2009 IGP Seminar.

Before the start of the formal program, we invite all attendees and their guests to join us Monday evening, September 28, for a reception at the Renaissance Boston Waterfront Hotel. This will give you the chance to get to know the other participants in a casual atmosphere.

In addition to the Monday evening reception, IGP will be hosting a special dinner on Tuesday and another reception on Wednesday evening. These informal events will provide you with additional opportunities to exchange views and ideas with other attendees.

The main medium for the exchange of information at the Seminar will be country panel sessions during which IGP Network Partners provide a comprehensive review of the social security system, customary private employee benefits practice, funding requirements and current legislation affecting employee benefits in their respective countries. The sessions will then be opened up to participants to discuss issues and ask questions.

Each registrant will have the opportunity to attend up to 12 country panel sessions, as well as the Special Interest Session on Thursday.



Provisional Program Schedule

Monday, September 28

6:00 pm Reception at Renaissance Hotel

Tuesday, September 29

8:00 am **Seminar Registration**

Continental Breakfast

9:00 am **Welcome and Orientation**

10:00 am **Panel Session 1**

11:15 am **Panel Session 2**

12:15 pm Luncheon

1:30 pm **Panel Session 3**

2:45 pm **Panel Session 4**

4:00 pm **Panel Session 5**

6:00 pm Reception & Dinner

Wednesday, September 30

8:00 am Continental Breakfast

9:00 am **Panel Session 6**

10:00 am Coffee Break

10:30 am **Panel Session 7**

11:45 am **Panel Session 8**

12:45 pm Luncheon

2:15 pm **Panel Session 9**

3:30 pm **Panel Session 10**

6:00 pm Reception

Thursday, October 1

8:00 am Continental Breakfast

9:00 am **Panel Session 11**

10:15 am **Panel Session 12**

11:30 am **Special Interest Session**

12:30 pm Luncheon



Panel Selection

Prior to your participation at the Seminar, we ask that you select and register for the country panel sessions in which you are most interested.

This year, we are pleased to offer the following selection of country panel sessions:

| | |
|-----------------|-----------------------|
| Argentina | Mexico |
| Australia | Netherlands |
| Austria | Norway |
| Belgium | Poland |
| Brazil | Portugal |
| Canada | Russia |
| Central America | Singapore |
| China | South Africa |
| Colombia | Spain |
| Denmark | Sweden |
| Finland | Switzerland |
| France | Taiwan |
| Germany | TCN - Life & Pensions |
| Greece | TCN - Medical |
| Hong Kong | Thailand |
| Hungary | Turkey |
| India | UK - Life |
| Ireland | UK - Medical |
| Italy | United States |
| Japan | |

During each panel session, IGP Network Partners review trends in their country's customary benefits plan design. Participants are encouraged to ask questions and share solutions.

When registering, please indicate your choice of country panel sessions by numbering at least 16 boxes on our on-line registration form. The numbering should be in order of preference, with 1 being your first choice and 16 being the panel of least interest to you.

We will do our best to accommodate as many of your preferred panels as possible within the 12 hours of panel time available for each participant.

There is a link to the registration form on our website.

Go to: www.igpinfo.com
> [Seminars & Events](#)
> [Boston: Fall 2009](#)
> [Register](#)

Special Interest Session

The Special Interest Session will feature a topic of general interest to those involved in international employee benefits. It will be held on Thursday, October 1, and all participants will have an opportunity to attend.





2009 IGP International Employee Benefits Seminar

How to Register

The registration fee, per person, for the 2009 IGP Seminar is:

| | |
|------------------|-------------------------|
| USD 950 | Until July 31 |
| USD 1,000 | August 1 - September 14 |
| USD 1,050 | After September 14 |

The fee covers all of the country panels and the Special Interest Session, as well as continental breakfasts, luncheons, mid-morning and afternoon refreshments, evening receptions and the dinner on Tuesday. Hotel accommodations and travel expenses are not included in the fee.

Checks should be made payable in US dollars to John Hancock Financial Services. Unfortunately, credit card payments cannot be accepted.

Please mail your payment to:

Ms. Elaine Paradiso
International Group Program (IGP), T-22
John Hancock Financial Services, Inc.
P.O. Box 111, Boston, MA 02117 USA

John Hancock's Federal Tax ID #: 04-1414660

Wire transfers should be made in US dollars to:
BANK OF AMERICA
Boston, Massachusetts, USA 02117

Account Number: 279-8000-8
ABA Number: 026009593
Swift Code: BOFAUS6SSFX
Account Name: John Hancock
Attention: (IGP) Lisa Tam
Telephone: (617) 572-8667
Reference: 2009 IGP Seminar – (*Your Company Name*)

Deadline for Seminar Registration

The deadline for Seminar registration is **September 18**. Registrations after September 18 will be accepted on a space-available basis.

Reservations at the Renaissance Hotel must be made *on or before Monday, September 7*, in order to take advantage of the IGP Seminar group rate.

Cancellation Policy

The Seminar registration fee will be fully refundable if IGP receives your cancellation notice in writing **on or before September 18**. Cancellations after that date will be subject to an administrative fee of USD 100.

Guests

Should your spouse, partner or guest choose to accompany you to Boston, he or she is invited to join us for the continental breakfast each morning, all the evening receptions and dinners as well as the final luncheon on Thursday. Although no formal guest program will be arranged, suggestions will be provided for various activities in and around Boston during the day.





2009 IGP International Employee Benefits Seminar

Hotel Accommodations

A block of rooms has been reserved at the **Renaissance Boston Waterfront Hotel** for attendees of the IGP Seminar.

Renaissance Boston Waterfront Hotel

606 Congress Street
Boston, MA 02210 USA
Telephone (General): 617-338-4111
Telephone (Reservations): 1-800-468-3571
Fax: 617-338-4138
www.renaissanceboston.com

The Renaissance Boston Waterfront Hotel opened in 2008 and is the newest addition to Boston's emerging seaport district. Combining contemporary elegance and state-of-the-art technology, the Renaissance Hotel has an aquatic-themed atmosphere and exceptional views of the Boston skyline and waterfront. Guests staying at the Renaissance will enjoy outstanding service and all of the latest amenities.

Please note that the Renaissance is a completely non-smoking hotel.

The group rate at the Renaissance Hotel for the IGP Seminar will be **USD 239** (plus tax) per night for a single or double room. Hotel accommodations are not included in the registration fee, and payment must be made directly to the hotel.

For reservations, please call: **1-800-468-3571** and mention that you will be attending the *IGP Seminar*.



You may also make your reservations for the Renaissance Hotel online via a link on the IGP website.

Go to: www.igpinfo.com
> Seminars & Events
> Boston: Fall 2009
> Hotel Accommodations

Reservations for attendees of the IGP Seminar must be made *on or before Monday, September 7, 2009*. Reservations after that time will be accepted on a space-available basis, and the IGP Seminar group rate is not guaranteed.

For Additional Information

To learn more about the 2009 IGP Seminar, please contact your IGP Account Manager or:

Ms. Elaine Paradiso

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W www.igpinfo.com



A world of benefits information awaits you in Boston!

Hungary: Going for Growth in 2009!

Tax Alert

The latest OECD report on Hungary confirms that economic activity is set to decline in Hungary in 2009 (as in many other countries), before picking up with the recovery in world trade and with higher confidence following international financing support. Inflation should decelerate towards the 3% target as wage growth remains moderate.

To tackle the effects of the economic and financial crisis, the Government has outlined modifications to the tax system. The Government's plans would decrease employment taxes as well as the tax slice, which is among the highest in the OECD, reflecting high social charges for employers.

Proposed changes as of July 1, 2009

Personal income tax

- *Current situation*

- Tier 1: Annual income < HUF 1,700,000
Tax rate: 18%
- Tier 2: Annual income > HUF 1,700,000
and < HUF 7,446,000
Tax rate: 36%
- Tier 3: Annual income > HUF 7,446,000
Tax rate: 40%

- *Proposed changes*

(retrospective, from January 1, 2009)

- Tier 1: Annual income < HUF 1,900,000
Tax rate: 18%
- Tier 2: Annual income > HUF 1,900,000
and < HUF 7,446,000
Tax rate: 36%
- Tier 3: Annual income > HUF 7,446,000
Tax rate: 40%

Contributions

The employer currently pays 29% Social Security contributions, in addition to a 3% contribution based on the gross salary of the employee.

The Social Security contribution is proposed to decrease from 29% to 24% for employees with a gross salary below twice the monthly minimum wage of HUF 71,500.

Corporate tax

The employer currently pays 20% (16% plus 4% solidarity tax) corporate tax on earnings before taxes. The proposed change is to abolish the 4% solidarity tax but increase the corporate tax rate from 16% to 19%, which would significantly broaden the tax base.

Proposed changes as of January 1, 2010

- Extend the reduction of employer's Social Security contributions to all salaries
- Restructure personal income tax:
 - Increase the limit of the personal income tax bracket between Tier 1 and Tier 2 to HUF 5,000,000
 - Tier 1 tax rate: 17%
 - Tier 2 tax rate: 32%
 - Eliminate Tier 3
 - "Gross up" personal incomes (to make up for the increased tier limit and lower tax rates)
- Abolish most tax allowances and tax credits in the personal income tax

Although it was the Government's intention to implement these changes prior to the European Parliament elections of June 2009, **no official bill has been submitted to parliament yet, and the changes have not yet entered into legislation.**



Hungary: Going for Growth in 2009!

Your Best Choice in Hungary: AEGON Hungary General Insurance Co.

AEGON Hungary Composite Insurance Company was Hungary's sole insurance company until 1986 and is the successor of the former national insurance company. In 1992, it was acquired by the Netherlands-based AEGON Group.

Why is AEGON your best choice for your employees' benefits?

- AEGON is a **major market player** in Hungary in the provision of life, pension and investment products:
 - The 2nd largest provider of pension schemes
 - The 3rd largest provider of life assurance and income protection to individuals and corporations
- AEGON's pension fund, the AEGON Voluntary and Private Pension Fund, celebrates its 15th anniversary in 2009. Since its establishment, the fund has grown to a membership of over 820,000, making AEGON **one of the leaders in the mandatory and voluntary mutual pension market**.
- AEGON is the **most dynamically growing service provider** in pensions in Hungary: growth in membership exceeds market average by 4% while **growth in assets outperforms the market average by 7%**.
- AEGON is an **innovation leader** - a wide range of insurance services for general and specialized

needs is offered including: life cover, investments, pensions, mortgage insurance and special insurance for women.

- AEGON operates a dedicated **Customer Information Line** - 24 hours a day, 7 days a week.
- AEGON operates a **Public Web Portal** – an online tool to monitor and manage pension savings.

Facts & Figures:

- IGP Network Partner since 1991
- IGP's share of the group portfolio: 33%
- Financial Ratings:
 - Standard & Poor's: A-
 - Moody's: A3
 - Fitch: A

More information

If you would like to learn more about employee benefits in Hungary, please contact your IGP Account Manager, or:



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W www.aegon.hu



Fortis Insurance Belgium becomes AG Insurance

A name change symbolizing the end of a very special period and a new start

On June 22, 2009, Fortis Insurance Belgium, the IGP Network Partner in Belgium since 1967, changed its name to **AG Insurance**.



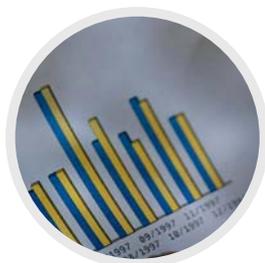
The new name and logo refers to AG Insurance's expertise and solidity, their professionalism and strong image. It also refers to their open vision, their dynamism and ambition to think ahead and to innovate in a rapidly changing world.

The name change symbolizes both the end of a very special period and a new start.

AG Insurance has faced many challenges in recent times because of its association with Fortis Bank. It is a strong, independent legal entity and as such, is not influenced by the results of Fortis Bank. The quality of its services and insurance guarantees are not impacted by the problems faced by the bank.

Strong 2008 Financial Results!

Following the turmoil of recent months, we are extremely pleased to announce that the 2008 financial results confirm that AG Insurance is and remains a solid, financially sound and profitable company:



Solid solvency

Thanks to its prudent investment policy, AG Insurance closed the year with a positive result, which differentiates it from the other major insurance companies in the market: its solvency margin is twice the statutory minimum level, which represents a security margin of almost EUR 4 bln in excess of their investment portfolio.

This means that the commitments to its clients, particularly in the provision of supplementary pensions, are more than ever guaranteed. The current economic climate has demonstrated the added value of doing business with an insurer such as AG Insurance, which is capable of meeting its long-term promises.

Continuity in profit sharing thanks to solid operational results

Due to its prudent investment policy, AG Employee Benefits achieved a remarkable operational result in 2008, which was equivalent to its result for 2007.

This allows AG Employee Benefits to continue its policy of profit sharing in line with previous years, in addition to the promised guarantees on insured capital and interest rates. **This clearly differentiates AG Insurance from the other major insurance companies in the market.**

Strengthening of market position

AG Insurance's consistent growth in the supplementary pensions market has increased its market share to 30%. In health care, it now has a client base of more than 800,000 insureds, which accounts for 14% of the market.



Fortis Insurance Belgium becomes AG Insurance

Ownership

Shareholders' Meetings were held in Ghent and Utrecht on April 28 and 29, during which it was confirmed that 75% of AG Insurance will remain in the hands of Fortis Holding and 25% will be owned by Fortis Bank. BNP Paribas now owns 75% of Fortis Bank. The equity participation by BNP Paribas is an acknowledgement of its confidence in the quality of AG Insurance's products and services, and the financial security that it offers.

On behalf of AG Insurance, we would like to thank our mutual clients for the support and trust they have demonstrated over the past several months.

AG Insurance is committed to continuing to provide its expertise in order to be your best partner for supplementary pensions and health care – thanks to its innovative solutions in terms of products and the quality of its service and advice.

More information

If you would like to learn more about employee benefits in Belgium, please contact your IGP Account Manager, or:



Ms. Michèle Van den Spiegel
AG Insurance
T +32 2 664 83 85
E michele.vandenspiegel@aginsurance.be
W www.agemployeebenefits.be



Denmark

PFA Pension, IGP's Network Partner in Denmark, has published its 2008 Annual Report. The report demonstrates how PFA was able to steer safely through one of the most difficult financial years ever and how it was able to obtain a positive investment return as the **only company within the commercial sector in Denmark**.

In spite of the current worldwide economic environment, **PFA realized a positive investment return of DKK 3.5 billion** before pension yield tax compared to DKK 2.0 billion in 2007. The positive investment return is mainly attributable to very tight risk management during 2008.

For more information about PFA Pension, please visit: www.pfa.dk

Russia

Aviva plc has signed an **agreement to acquire the ING Group's non-state pension fund business** and its holding company in Russia. The pension fund, which had assets under management of GBP 30.4 million* as of December 31, 2008, provides pensions to large multinational corporate clients and has 17,000 members.

The acquisition will see Aviva become the leading foreign-owned provider of non-state pension fund products in Russia, with around a 10% share of the assets under management within the competitive (non-captive) corporate pensions market.

Andrea Moneta, Chief Executive of Aviva Europe, said: "This acquisition will grow our market share of the Russian non-state pension fund business significantly, taking us from a top three foreign-owned player to the leading position. The deal provides the opportunity for us to cross-sell other life and savings products to a substantial customer base."

The acquisition has received approval from the Russian anti-monopoly authority and was completed on May 15, 2009.

For more information about Aviva in Russia, please visit: www.aviva.ru

* RUR 1.297 billion at an exchange rate of GBP 1: RUR 42.62

NB: gross asset / asset under management values are as stated in unaudited local accounts as of December 31, 2008



Schedule of IGP Subsidiary Visits

An opportunity to have an IGP representative meet with your local subsidiary

IGP devotes many resources to meeting with your local subsidiaries to inform them about how IGP works and the possible advantages to the subsidiary of IGP participation.

These meetings also enable your subsidiaries to gain market knowledge about what employee benefits plans their competitors are offering and what is typical in their market. It furthermore enables us to gather information on your behalf about your operations' current employee benefits plans and how they are financed.

Staff members from the IGP offices in Boston, Brussels and Singapore travel regularly to participate, together with our Partners, in meetings with subsidiaries of our clients around the world.

If you would like IGP to meet with your local colleagues, we urge you to contact your IGP Account Manager (or the responsible IGP contact for the country or region mentioned below) and provide the contact details of your local representative so that we might set up a meeting.

Ideally, you should send your local management an e-mail to encourage them to meet with IGP.

Naturally, we will keep you informed of the results of each meeting and provide you with information on the current employee benefits plan(s) of your subsidiary and on any quotations that ensue.

The following trips are scheduled during the coming months:

| Month | Dates | Country | IGP Contact |
|--------------|--------------|------------------|------------------------------|
| July | 6-10 | Hong Kong | richard_tan@igp.com.sg |
| | 20-24 | Indonesia | richard_tan@igp.com.sg |
| | TBC | Luxembourg | sylvie.dumon@igpeurope.com |
| August | 11-14 | Philippines | richard_tan@igp.com.sg |
| | 19-20 | Poland | wim.moldenaers@igpeurope.com |
| | 24-28 | China (Shanghai) | richard_tan@igp.com.sg |
| | 16-22 | Thailand | joyce_low@igp.com.sg |
| September | 8-11 | Malaysia | joyce_low@igp.com.sg |



IGP Client Workshop

IGP Europe Offices, Brussels
October 12 & 13, 2009

The annual "IGP Workshop on Employee Benefits and Multinational Pooling" is a unique opportunity for representatives of multinational corporations, who would like to benefit from classes on multinational pooling and employee benefits from an international perspective. You should plan to attend if:

- You are new to the world of insurance or employee benefits;
- You recently started working with the IGP Network and want to learn how you can get the most out of your IGP pool;
- Your company has been a long-standing IGP client, but you want to know more about the services IGP can offer and how you can further expand your pool;
- You are still considering pooling and would like to gain more insight first.

If you think this session would be valuable to you or anyone within your company, please contact Inge Luyten:

E inge.luyten@igpeurope.com.
T +32 2 775 29 41

Monday, October 12:

- | | |
|---------|---|
| 14:00 | Introduction to Employee Benefits Insurance |
| 15:00 | Coffee Break |
| 15:15 | Introduction to Pooling |
| Evening | Dinner hosted by IGP Europe |

Tuesday, October 13:

- | | |
|-------|--|
| 09:00 | Review of an IGP International Experience Report |
| 10:30 | Coffee Break |
| 10:45 | Maintaining and Expanding a Pool |
| 12:00 | Group Picture & Lunch |
| 13:15 | Account Protection & Cash Flow Products |
| 14:15 | Coffee Break |
| 14:30 | Captive Reinsurance |
| 15:30 | How does it work in practice: Individual Discussions |
| 16:15 | Closing Drink |



IGP Broker & Consultant Workshop

IGP Europe Offices, Brussels
October 13 & 14, 2009

To address the particular needs and interests of brokers and consultants, we are planning to organize our next "IGP Workshop on Multinational Pooling" on October 14, 2009. The workshop is mainly aimed at newcomers to the international benefits field or people needing a refresher course on international pooling matters.

During just one day, the participants will receive a wealth of information ranging from sessions on first and second stage accounting to analysis and review of international experience reports and sessions on account protection and cash flow products.

If you think this session would be valuable to you or anyone within your company, please contact Inge Luyten:

E inge.luyten@igpeurope.com.
T +32 2 775 29 41

Tuesday, October 13:

Evening Dinner hosted by IGP Europe

Wednesday, October 14:

- 09:00 Introduction to Pooling
- 10:00 Coffee Break
- 10:15 Review of an IGP International Experience Report
- 12:00 Group Picture & Lunch
- 13:00 Account Protection and Cash Flow Products
- 14:00 Coffee Break
- 14:15 Captive Reinsurance
- 15:15 Cooperation between IGP, the Consultant and the Client
- 16:00 Closing Drink



IGP and Samsung Life host a Mini-Seminar in Korea

On June 3, IGP was pleased to host a one-day seminar in Korea at the headquarters of our local Network Partner, Samsung Life Insurance Company, Ltd. This mini-seminar was designed especially for representatives of Japanese multinational companies with operations in Korea.

The attendees, who represented some of the leading Japanese companies, broadened their knowledge and understanding of multinational pooling and learned about recent developments concerning retirement benefits in Korea. The presentations were given in Japanese.

The Seminar was coordinated by Mr. Yoshi Komachiya of IGP's representative office in Tokyo and co-hosted by Samsung Life. Mr. Lee Cheol-kyu, Assistant General Manager responsible for IGP business, welcomed everyone on behalf of Samsung.

Yoshi opened the event with a one-hour presentation on second stage accounting and the advantages of pooling international employee benefit plans.

Pooling is particularly important in Korea because local dividends are no longer allowed on group term life insurance. Therefore, pooling offers the only opportunity to share the benefits of good claims experience back with the client.

The participants made use of the coffee break that followed the presentation on pooling to ask specific questions and exchange information and ideas.



After the coffee break, Teru Sai, Deputy General Manager in Samsung Life's Corporate Pensions Department, gave a presentation on "Trends in Retirement Benefits in Korea." This is a very timely topic given the recent changes in Korean corporate pension plans resulting from the enactment of the Employee Retirement Benefit Security Act (ERBSA). Sai discussed the alternatives available to employers for providing retirement benefits, including administration, funding, tax implications, etc.

Both of these presentations were well-received and appreciated by the attendees.

Information on upcoming IGP seminars and events will be provided in future issues of *Network News*.

Samsung Life Insurance Company, Ltd. was established in 1957 and is now the largest and most successful life insurance company in Korea. As a market leader, Samsung Life has played a significant role in the growth and development of the Korean economy and improved the financial welfare of millions of Koreans.

If you want to learn more about employer-sponsored pension plans in Korea or want to find out what solutions Samsung Life can offer to your local subsidiary, please contact your IGP Account Manager or:

Mr. Wonseok Choi

Pooling Coordinator
Samsung Life Insurance Company, Ltd.
T (82) (2) 772-6751
E ws00.choi@samsung.com
W www.samsunglife.com



Seminars & Events

2009

| | | | |
|------------------------|------------|---|--|
| September – October | 29-30 1 | IGP Seminar | Renaissance Waterfront Hotel, Boston, USA |
| October | 12-13 | IGP Training on Multinational Pooling for Multinational Corporations | IGP Office, Brussels, Belgium |
| | 13-14 | IGP Training on Multinational Pooling for Intermediaries | IGP Office, Brussels, Belgium |

Asia-Pacific

Australia

AMP Life Limited

China (Mainland)

Taiping Life Insurance Company, Limited

Hong Kong

AXA China Region Insurance Company Limited

India

Max New York Life Insurance Company Limited*

Indonesia

PT. Asuransi Jiwa Manulife Indonesia

Japan

The Dai-ichi Mutual Life Insurance Company

Korea

Samsung Life Insurance Company, Ltd.

Malaysia

ING Insurance Berhad

New Zealand

TOWER New Zealand

Philippines

The Insular Life Assurance Company, Ltd.

Singapore

Aviva Ltd.

Taiwan (Republic of China)

Shin Kong Life Insurance Company, Ltd.

Thailand

Muang Thai Life Assurance Company, Ltd.

Americas

Argentina

SMG Life

Brazil

Mapfre Seguros Brazil*

Canada

Manulife Financial Corporation – Canadian Division

Chile

Mapfre Compañía de Seguros de Vida de Chile S.A.

Colombia

Mapfre Colombia Vida Seguros, S.A.*

Dominican Republic

ARS Palic Salud, S.A.

Mapfre BHD Compañía de Seguros, S.A.

Ecuador

Atlas Compañía de Seguros S.A.*

El Salvador

Mapfre La Centro Americana S.A.*

Mexico

Seguros Monterrey New York Life, S.A.

Paraguay

Mapfre Paraguay Compañía de Seguros S.A.*

United States

Prudential Insurance Company of America (Life)

Uruguay

Mapfre Uruguay Compañía de Seguros S.A.

Venezuela

Mapfre La Seguridad, C.A.*

* Correspondent Network Partner



Europe & Africa

Austria

VICTORIA-VOLKSBANKEN Versicherungs-AG

Baltic States (Estonia, Latvia & Lithuania)

SE Sampo Life Insurance Baltic*

Belgium

AG Insurance

Czech Republic

AXA pojišťovna a.s.

Denmark

PFA Pension

Finland

Mandatum Life Insurance Company Limited

France

AXA France Vie

Germany

VICTORIA Lebensversicherung AG

Greece

The ETHNIKI Hellenic General Insurance Company

Hungary

AEGON Hungary Composite Insurance Company

Ireland

Irish Life Assurance plc

Italy

Fondiarria-SAI S.p.A.

Liechtenstein

AXA Winterthur

Luxembourg

Fortis Luxembourg Assurances

Monaco

AXA France Vie

Netherlands

ASR Insurance

Norway

Storebrand Livsforsikring AS

Poland

WARTA Life Assurance Company Limited

Portugal

VICTORIA-Seguros, S.A.

Russia

Aviva Insurance Company, ZAO

Slovak Republic

AXA životní pojišťovna a.s., organizačná zložka Slovensko

Slovenia

VICTORIA-VOLKSBANKEN Zavarovalniska delniska družba*

South Africa

The Old Mutual Life Assurance Company (South Africa) Limited

Spain

Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (CASER)

Sweden

SPP Livförsäkring AB

Switzerland

AXA Winterthur

Turkey

Yapı Kredi Emeklilik A.Ş. (Life and Pensions)

Yapı Kredi Sigorta A.Ş. (Health)

United Kingdom

AXA PPP healthcare (Health)

Canada Life Limited (Life and Pensions)



Third-Country National and Expatriate Coverage

AXA PPP healthcare

AXA Winterthur

CIGNA International Expatriate Benefits (CIEB)*

Nordben Life and Pension Insurance Co. Limited

* Correspondent Network Partner

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