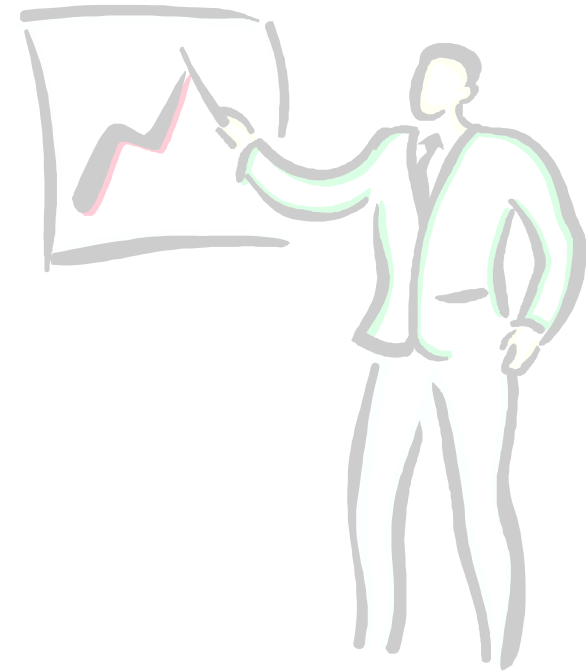


**Profion's worldwide
Employee Benefits Assistance -
professional, global, prompt**



Profion's worldwide Employee Benefits Assistance

Profion – proven global expertise

- Specialists for reviewing international employee benefit plans of multinational companies
- Founded in 1998 and based in Munich, since January 2006 member of the SÜDVERS GROUP
- Independent and competent with a self-contained and integrated consulting approach in the Employee Benefits business
- Clients and partners reflect Profion's internationality:
 - More than 90% of our clients are international companies and/or their subsidiaries
 - Fit for the global market through national and international partnerships

Profion's worldwide Employee Benefits Assistance

International networks effect synergy

- For many years, we have been working together with international partners, following a joint philosophy: Independent, experienced, committed
- Our associated networks comprise renowned Employee Benefit consultants and brokers and many small, independent consultancies all over the world

Profion's worldwide Employee Benefits Assistance

Many projects confirm our international EB Coordination capabilities and experience

- Coordination of EB programs worldwide
- Coordination of EB programs in Europe
- EB Coordinator for brokers / law firms
- International EB coordination projects
(Due Diligence, Benefit Transition, Benefit Harmonization)

Profion's worldwide Employee Benefits Assistance

Our standardized concept InterVEx demonstrates international expertise

- InterVEx "scans" the pension plan of international (European / Asian / US / Latin-American) subsidiaries
- With the analyses from InterVEx, clients receive an independent and professional expertise that reveals call for action and methods of resolution
- Profion supports the implementation of indicated adjustments both locally and globally



With InterVEx, your worldwide Employee Benefits projects are ready for take-off!

Profion's worldwide Employee Benefits Assistance

Profion's EB Coordination approach

"One face to the customer" approach:

Profion is in ongoing contact with the **producing broker** or the **coordination consultant** and / or directly with the **headquarter of the multinational company** to consolidate and then provide and discuss all results / information / updates / etc. related to a subsidiary's country
Additional **PLUS**: Profion is regularly present in the US

Employee Benefits inventory in cooperation with local Employee Benefits broker / consultant*

Analysis / discussion of the inventory with local brokers / consultants; if necessary, obtaining a "second opinion" in the subsidiary's country

Ensuring the reporting of analysis results while at the same time giving recommendations for action with regard to the Employee Benefit strategy

Implementation of EB Packages, adjustment of the Employee Benefits acc. to decisions made by the multinational company, taking out of requested insurance coverages

Ongoing monitoring of Employee Benefit topics that might possibly affect the multinational company

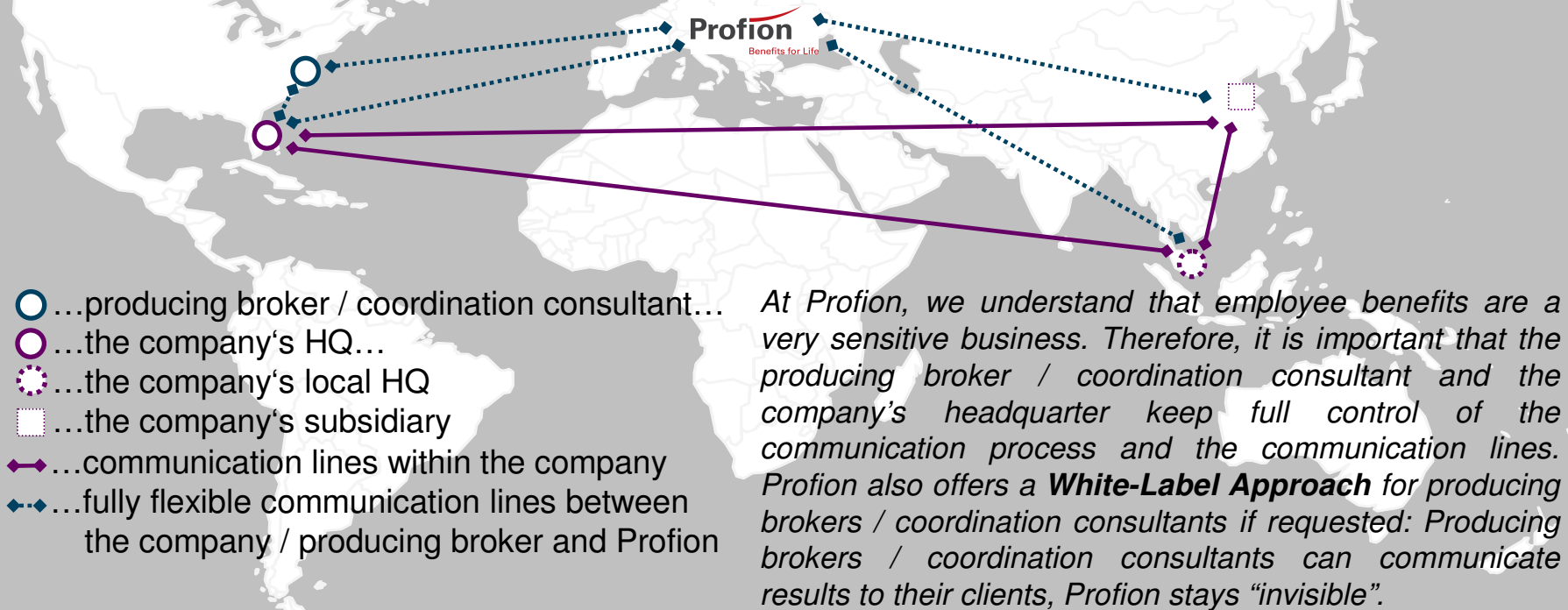
Profion
Benefits for Life

* i.e. the broker / consultant in the country of the multinational company's subsidiary

Profion's worldwide Employee Benefits Assistance

Employee Benefits Coordination – communication lines with Profion

- The multinational company / producing broker / coordination consultant decide to whom Profion will be reporting to...



Profion's worldwide Employee Benefits Assistance

Additional services available

- Profion cooperates with several HR service providers and auditors
- Through these partnerships, we can offer a full range of respective services, e.g. Payroll administration or Human Resources Outsourcing
- This provides multinational companies and / or their brokers / consultants with alternatives regarding current service providers in case of possible underperformance

Profion's worldwide Employee Benefits Assistance

Profion's services – what makes the real difference

- Many years of experience ensure high service quality and efficiency regarding all Employee Benefits topics
- International way of business is a matter of course – our usual response time is max. 24 hours
- Resources of partner companies of several networks and additionally independent brokers / consultancies enable objectivity of results
- Full flexibility regarding the communication process acc. to the companies' / the producing brokers' requests and needs
- Profion's service fee structure is transparent, fair and easily understandable

Profion's worldwide Employee Benefits Assistance

We are looking forward to hearing from you!

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