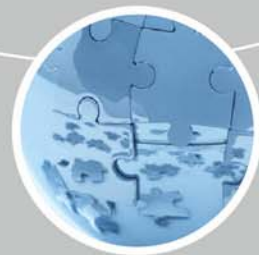


IGP Network Partners

Coverages Pooled and/or Underwritten



Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Argentina		
SMG Life www.smg-life.com.ar	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Optional Supplemental Life (employer paid) • Optional Supplemental Life (employee paid)¹ • Life Cover for Retirees • Dependent Life • Posthumous Death Benefit • Accidental Death & Dismemberment • Dread Disease • Transplant Benefit 	<ul style="list-style-type: none"> • Hospital and surgical
Australia		
AMP Life Limited www.amp.com.au	<ul style="list-style-type: none"> • Life • Optional Supplemental Life • Disability <ul style="list-style-type: none"> • Total & Permanent Disability (TPD) • Temporary Total Disability (TTD) • Temporary Salary Continuance (TSC)² • CustomSuper Deposit Administration³ • SignatureSuper Deposit Administration³ 	<ul style="list-style-type: none"> • Spouse's Life Cover • Long-Term Disability • SuperLeader Deposit Administration
Austria		
ERGO Versicherung AG www.bav.victoria.at	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Pensions • Waiver of Premium • Retirement Pensions • Disability Pensions (Long-Term Disability) — includes Permanent & Total Disability Rider 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Group Personal Accident • Travel Accident • Optional Supplemental Life

¹ Employee-paid only coverage can be included in IGP, but: 1) there is a minimum enrollment requirement of 75% of the group; and 2) the parent must share the international dividend back with the participating subsidiary. When the voluntary cover participation rate is below 75%, IGP has the right to review the case conditions, and it may be included in IGP on a case-by-case basis, subject to approval from Technical Services.

² Only the TSC product with a 2-year benefit period is included in IGP. The TSC product providing a benefit to age 65 is not included in IGP.

³ Risk portion is pooled; superannuation portion included in client's IER but not pooled.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Belgium		
AG Insurance www.aginsurance.be	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Pensions • Retirement Pensions • Disability Pensions • Waiver of Premium • Accident & Sickness • Long-Term Disability • Hospital & Surgical • Major Medical 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Coverage for Retirees • Accidental Death & Dismemberment
Brazil		
Mapfre Seguros Brazil www.mapfre.com.br	<ul style="list-style-type: none"> • Life • Accidental Death & Disability (as part of a life contract) • Double Indemnity • Permanent & Total Disability • Widow's & Orphans' Benefits • Dependent Life • Optional Supplemental Life 	<ul style="list-style-type: none"> • Retiree Life • Group Personal Accident • Funeral Benefit • Travel Accident • Pensions
Canada		
Manulife Financial Corporation www.manulife.ca	<ul style="list-style-type: none"> • Life • Permanent & Total Disability Rider • Widow's & Orphans' Benefits • Optional Supplemental Life • Dependent Life • Accident & Sickness • Waiver of Premium • Hospital (as a Supplement to Medicare) • Major Medical • Dental 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Long-Term Disability • Life Cover for Retirees • Administrative Services Only (ASO) Medical • Emergency Travel Assistance • Pensions • Deposit Administration • Critical Illness
Channel Islands		
AXA PPP healthcare www.axapphealthcare.co.uk	See United Kingdom.	See United Kingdom.
Canada Life Limited www.canadalife.co.uk/group		

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Chile		
Mapfre Compañía de Seguros de Vida de Chile, S.A. www.mapfreseguros.cl	<ul style="list-style-type: none"> • Life • Permanent & Total Disability Rider 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Group Personal Accident • Travel Accident Insurance • High Deductible Health Plans
China		
Taiping Pension Co., Ltd. www.tppension.com	<ul style="list-style-type: none"> • Life • Accidental Death and Dismemberment • Accident Coverages¹ • Accident & Sickness • Accident Medical Expense Rider • Critical Illness • Major Medical • Public Medical Fund/Medical Pooling Fund • AIDS Infection Coverage • Dependent Life² 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Cover for Parents • Golden Shield Medical Contract • Pensions • Medical Pooling Fund • Blue Shield Medical Contract
Colombia		
Mapfre Colombia Vida Seguros, S.A. www.mapfre.com.co	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Critical Illness • Accident & Sickness 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Burial Insurance • Death and PTD for Minors • Medical Expense Riders for Life Plans • Individual Health • PPO Plans • Credit Life • Traffic and Travel Accident • Workers' Compensation
Denmark		
PFA Pension www.pfa.dk	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Benefits • Disability • Retirement Pensions • Waiver of Premium (included with Disability) 	<ul style="list-style-type: none"> • PFA Preventive Care • PFA Health Insurance • PFA Critical Illness

¹ These coverages can be pooled if written in conjunction with a life contract. If pooled with medical or as a standalone coverage, pooling will require the approval of Technical Services.

² Only if 75% of employees elect such coverage.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Dominican Republic		
<p>Mapfre BHD Compañía de Seguros, S.A. www.bhd.com.do</p> <p>ARS Palic Salud, S.A. www.arspalicsalud.com.do</p>	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Optional Supplemental Life • Dependent Life • Hospital & Surgical • Major Medical • Dental 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Pensions • Deposit Administration • Life Coverage for Retirees (in exceptional cases only)
Ecuador		
<p>Atlas Compañía de Seguros S.A. www.atlas.com.ec</p>	<p>Second stage accounting not available at this time.</p>	<ul style="list-style-type: none"> • Life • Accidental Death & Disability • Permanent & Total Disability • Hospital & Surgical
El Salvador		
<p>Mapfre La Centro Americana S.A. www.lacentro.com</p>	<p>Second stage accounting not available at this time.</p>	<ul style="list-style-type: none"> • Life • Accidental Death & Disability • Credit Life • Permanent & Total Disability • Hospital & Surgical • Group Personal Accident
Estonia		
<p>Mandatum Life Insurance Baltic SE www.sampolifebaltic.com</p>	<p>Second stage accounting not available at this time.</p>	<ul style="list-style-type: none"> • Unit-Linked Assurance • Whole Life Assurance • Loan Insurance • Supplementary Third-Pillar Pensions • Unit-Linked Golden Hands

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Finland		
Mandatum Life Insurance Company Limited www.mandatumlife.fi	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Widow's & Orphans' Benefits (voluntary portion only) • Pensions • Long-Term Disability • Waiver of Premium (rider to Pensions) • Pensions (voluntary portion only) 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment (rider to Group Life) • Accident & Sickness (Short-Term Disability)¹ • Group Personal Accident • Key Man Coverage • Hospital & Surgical
France		
AXA France Vie www.axa.com www.axa.fr	<ul style="list-style-type: none"> • Life • Medical Insurance • Permanent & Total Disability Rider • Short-Term Disability & Long-Term Disability² • Waiver of Premium • Widow's & Orphans' Benefits 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Cover for Retirees • Accidental Death & Dismemberment • Travel Accident • Deposit Administration • Pensions
France		
Quatrem Assurances Collectives www.quatrem.fr	<ul style="list-style-type: none"> • Life • Short-Term Disability & Long-Term Disability³ • Widow's & Orphans' Benefits • Waiver of Premium • Medical Insurance 	<ul style="list-style-type: none"> • Credit Insurance • Key Man Insurance • Accidental Death & Dismemberment • Corporate Supplemental Health Insurance • Termination Benefits • Retiree Life • Optional Supplemental Life • Retirement Pensions • Employee Savings Plans
Germany		
ERGO Life Insurance AG www.ergo.de	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Benefits • Disability Pensions (Long-Term Disability) • Waiver of Premium • Permanent & Total Disability (rider to Disability Pensions) • Retirement Pensions 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Coverage for Retirees • Accidental Death & Dismemberment • Group Personal Accident • Travel Accident • Hospital & Surgical • Major Medical

¹ This coverage is written by Mandatum but rarely requested in the Finnish market. It could become poolable if there is a greater demand.

² Contracts with 500 or more lives will require the approval of Technical Services.

³ Contracts with 500 or more lives will require the approval of Technical Services.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Greece		
The ETHNIKI Hellenic General Insurance Company www.ethniki-asfalistiki.gr	<ul style="list-style-type: none"> Life Permanent & Total Disability Accidental Death & Dismemberment Accident & Sickness Short-Term Disability¹ Hospital & Surgical Major Medical 	<ul style="list-style-type: none"> Deposit Administration (can include Widow's & Orphans')² Pensions
Guatemala		
Mapfre La Centro Americana S.A. www.lacentro.com	Second stage accounting not available at this time.	
Honduras		
Mapfre La Centro Americana S.A. www.lacentro.com	Second stage accounting not available at this time.	
Hong Kong		
AXA China Region Insurance Company Limited www.axa-chinaregion.com	<ul style="list-style-type: none"> Life Permanent & Total Disability Waiver of Premium Critical Illness Accidental Death & Dismemberment Hospital & Surgical Supplemental Major Medical Maternity Dental (as rider to the medical plan) Comprehensive Life, Accident and Health Plan for Small Groups³ Super Health Insurance Plan⁴ Accident & Sickness⁵ Long-Term Disability⁶ Complex Health Insurance Plan⁷ 	<ul style="list-style-type: none"> Optional Supplemental Life Group Personal Accident Travel Accident Individual Health Disability Income Insurance Plan for Small Groups⁸ Pensions (Deposit Administration)² Life Coverage for Retirees

¹ In Greece, Short-Term Disability provides for a loss of income due to absence from work and is written separately from Accident & Sickness.

² Although not pooled, IGP can include in the client's IER.

³ AXA China Region's Comprehensive Life, Accident and Health Plan consists of four pre-packaged plans for groups of 5-30 employees. The Disability Income Insurance Plan cannot be included in IGP.

⁴ Available to groups with more than 20 employees; can be included in IGP with Technical Services' approval.

⁵ The inclusion of Accident & Sickness will be based on a mutual agreement between AXA China Region and IGP.

⁶ The inclusion of Long-Term Disability will be based on a mutual agreement between AXA China Region and IGP.

⁷ Available to groups of at least 15 employees (smaller groups on special request); can be included in IGP with Technical Services' approval.

⁸ AXA China Region's Comprehensive Life, Accident and Health Plan consists of four pre-packaged plans for groups of 5-30 employees. The Disability Income Insurance Plan cannot be included in IGP.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Hungary		
AEGON Hungary Composite Insurance Company www.aegon.hu	<ul style="list-style-type: none"> • Life • Hospital & Surgical¹ • Critical Illness • Permanent & Total Disability • Accidental Death & Dismemberment • Accident & Sickness² • Group Child Life Module³ 	<ul style="list-style-type: none"> • Long-Term Disability • Pensions
India		
Max New York Life Insurance Company Limited www.maxnewyorklife.com	Second stage accounting not available at this time.	<ul style="list-style-type: none"> • Life • PTD Rider • Accidental Death Benefit Rider • Accidental Dismemberment Rider • Critical Illness Rider • Superannuation • Retirement Gratuity Schemes • Group Credit Shield • Employee Deposit-Linked Insurance
Indonesia		
PT. Asuransi Jiwa Manulife Indonesia www.manulife-indonesia.com	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Accidental Death & Dismemberment (Group Personal Accident) • Hospital & Surgical • MultiJasa Plans (life portion only) 	<ul style="list-style-type: none"> • Optional Supplemental Life • Deposit Administration⁴ • MultiJasa Plans (pension portion only)

¹ Includes coverage for illness, partial and total disability, surgery and critical illness as well as income replacement benefits. These coverages are part of the group life package, and the premiums cannot be separated from it.

² Includes coverage for accidental death, permanent and total disability or partial disability as well as income replacement benefits. These coverages are part of the group life package, and the premiums cannot be separated from it.

³ Provides payment of the face amount of the death benefit to each of the employee's children. If an employee has two children, the death benefit is paid three times to the beneficiaries (once for the employee and twice for the two children). This coverage can be linked to any or all benefits in the group life package (i.e., term life, accidental death, and death due to a traffic accident)

⁴ Although not pooled, IGP can include in the client's IER.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Ireland		
Irish Life Assurance plc www.irishlife.ie	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Benefits • Optional Supplemental Life (Employer Funded) • Long-Term Disability¹ 	<ul style="list-style-type: none"> • Life Cover for Retirees • Pensions • Salary Protection Plans • Selected Salary Protection Plan • Serious Illness Cover Plan
Italy		
Fondiaria-SAI S.p.A. www.fondiaria-sai.it	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Pensions (if 100% insured by SAI) • Widow's & Orphans' Benefits (as a rider to a pension plan) • Non-mandatory Dirigenti Life Plans (if insured 100% with SAI) 	<ul style="list-style-type: none"> • Mandatory Dirigenti Life Plans • Optional Supplemental Life • Life Cover for Retirees • Accidental Death & Dismemberment • Group Personal Accident • Short-Term Disability • Long-Term Disability • Waiver of Premium • Travel Accident • Hospital & Surgical • Major Medical
Japan		
The Dai-ichi Life Insurance Company, Limited www.dai-ichi-life.co.jp	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Life Cover for Retirees • Human Value Rider² 	<ul style="list-style-type: none"> • Optional Life • Accident & Sickness • Pensions³ • Accidental Injury & Hospitalization Rider • Hospital & Surgical
Korea		
Samsung Life Insurance Company, Ltd. www.samsunglife.com	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Optional Supplemental Life • Dependent Life • Accident Riders • Hospital & Surgical • Waiver of Premium • Outpatient Benefits • Medical Rider to a Life Policy 	<ul style="list-style-type: none"> • Severance Pay Plans – Deposit Administration and Pensions

¹ This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

² Insures the employer against any financial loss incurred by the death of the employee.

³ Although not pooled, IGP can include in the client's IER.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Latvia		
Mandatum Life Insurance Baltic SE www.sampolifebaltic.com	<ul style="list-style-type: none"> • Second stage accounting not available at this time. 	<ul style="list-style-type: none"> • Unit-Linked Life Assurance • Term Life Assurance • Endowment Assurance • Accidental Disability • Accidental Trauma • Child Trauma • Accidental Death • Critical Illness
Liechtenstein		
AXA Winterthur www.axa-winterthur.ch	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Pensions • Long-Term Disability (Disability Pensions) • Retirement Pensions 	<ul style="list-style-type: none"> • Accident & Sickness (Short-Term Disability) • Group Personal Accident
Lithuania		
Mandatum Life Insurance Baltic SE www.sampolifebaltic.com	<ul style="list-style-type: none"> • Second stage accounting not available at this time. 	<ul style="list-style-type: none"> • United-Linked Life Assurance • Term Life Assurance • Endowment Assurance • Loan Insurance • Accidental Disability • Accidental Trauma • Child Trauma • Accidental Death • Critical Illness • Waiver of Premium
Luxembourg		
Cardif Lux Vie S.A. www.cardifluxvie.lu	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Widow's & Orphans' Benefits • Long-Term Disability • Waiver of Premium • Accident & Sickness • Pensions 	<ul style="list-style-type: none"> • Optional Supplemental Life • Accidental Death & Dismemberment • Deposit Administration

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Malaysia		
ING Insurance Berhad www.ing.com.my	<ul style="list-style-type: none"> • Life • Permanent & Total Disability Rider • Permanent & Partial Disability Rider • Accidental Death & Disability • Dread Disease • Hospital & Surgical • Supplemental Major Medical • Dental, Maternity and Outpatient Clinical (Riders to the Basic Medical Plan)¹ 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Cover for Retirees • Dependent Life • Deposit Administration • Long-Term Disability (Group Disability Income Insurance) • Pensions
Mexico		
Seguros Monterrey New York Life, S.A. www.monterrey-newyorklife.com.mx	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Waiver of Premium • Accidental Death & Dismemberment • Accident Riders • Hospital & Surgical • Major Medical • Out-of-Country Coverage 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Cover for Retirees • Funeral Benefit • Extra Bed • Stop Loss • Maternity
Monaco		
AXA France Vie www.axa.com www.axa.fr	<ul style="list-style-type: none"> • Life • Medical Insurance • Permanent & Total Disability Rider • Short-Term Disability & Long-Term Disability² • Waiver of Premium • Widow's & Orphans' Benefits 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Cover for Retirees • Accidental Death & Dismemberment • Travel Accident • Deposit Administration • Pensions
Namibia		
The Old Mutual Life Assurance Company (South Africa) Limited www.oldmutual.com.na www.oldmutual.com	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Accident & Sickness • Life • Critical Illness³ • Optional Supplemental Life • Permanent & Total Disability Rider • Provident Funds • Widow's & Orphans' Benefits 	<ul style="list-style-type: none"> • Deposit Administration⁴

¹ This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

² Contracts with 500 or more lives will require the approval of Technical Services.

³ This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

⁴ Although not pooled, IGP can include in the client's IER.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Netherlands		
ASR Insurance www.asrverzekeringen.nl	<ul style="list-style-type: none"> Life Widow's & Orphans' Pensions Optional Supplemental Life (ANW-Gap)¹ Waiver of Premium Retirement Pensions (DB & DC Plans) 	<ul style="list-style-type: none"> Group Personal Accident
Netherlands		
De Amersfoortse www.amersfoortse.nl	<ul style="list-style-type: none"> Disability: <ul style="list-style-type: none"> WGA-Gap Basis² WGA-Gap Extended WIA-Excess Coverage WGA Own Risk³ Sick Pay Insurance 	<ul style="list-style-type: none"> Accidental Death & Dismemberment Travel Accident Hospital & Surgical Medical Insurance
New Zealand		
TOWER (NZ) www.tower.co.nz	<ul style="list-style-type: none"> Life Disability (Total & Permanent Disability only) Terminal Illness 	<ul style="list-style-type: none"> Trauma Benefit Accidental Death & Dismemberment Accident & Sickness Pensions Deposit Administration⁴
Nicaragua		
Mapfre La Centro Americana S.A. www.lacentro.com	Second stage accounting not available at this time.	

¹ This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

² This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

³ This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

⁴ Although not pooled, IGP can include in the client's IER.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Norway		
Storebrand Livsforsikring AS www.storebrand.no	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Permanent Partial Disability • Waiver of Premium¹ • Widow's & Orphans' Benefits • Dependent Life • Long-Term Disability • Pensions • Managed Funds • Death Portion of Workmen's Compensation Plan² 	<ul style="list-style-type: none"> • Accident & Sickness • Accidental Death & Dismemberment • Group Personal Accident • Travel Accident • Disability Portion of Workmen's Compensation Plan • Waiver of Premium²
Panama		
Mapfre La Centro Americana S.A. www.lacentro.com	Second stage accounting not available at this time.	
Paraguay		
Mapfre Paraguay Compañía de Seguros, S.A. www.mapfre.com.py	<ul style="list-style-type: none"> • Second stage accounting not available at this time. 	<ul style="list-style-type: none"> • Life • Accidental Death and Dismemberment • Permanent & Total Disability • Hospital and Surgical • Major Medical • Managed Funds for Private Pensions
Philippines		
The Insular Life Assurance Company, Ltd. www.insular.com.ph	<ul style="list-style-type: none"> • Life • Total & Permanent Disability • Optional Supplemental Life • Life Cover for Retirees • Dependent Life • Credit Life • Comprehensive Group Plan (life portion only) • Trusteed Retirement Plan Package (life portion only) • Accidental Death & Dismemberment • Comprehensive Group Accident³ • Hospital & Surgical • Major Medical • Group Terminal Illness Rider • Burial Assistance Rider 	<ul style="list-style-type: none"> • Pensions • Group Personal Accident • Trusteed Retirement Plan Package (retirement fund portion) • Travel Accident

¹ This coverage may be pooled when written as a rider to the pension coverage. It may not be pooled when written as a standalone risk product.

² Workmen's Compensation is known as the "Integrated Product." It includes death and disability irrespective of cause and an additional lump-sum payment upon death or disability due to an accident whether work-related or not. Only the death portion can be included in IGP.

³ Comprehensive Group Accident can be a rider to a life contract or a standalone product. Only the rider can be included in IGP.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Poland		
Pramerica Życie TUIR SA www.pramerica.pl	<ul style="list-style-type: none"> • Life • Accidental Death and Disability¹ • Permanent and Total Disability Rider • Widow's and Orphans' Benefits • Dread Disease • Cash Benefits for Hospitalization 	<ul style="list-style-type: none"> • Dependent Life • Benefits for Surgery • Pensions
Portugal		
VICTORIA-Seguros, S.A. www.victoria-seguros.pt	<ul style="list-style-type: none"> • Life • Accidental Death & Dismemberment • Permanent & Total Disability • Major Medical • Accident & Sickness • Widow's & Orphans' Benefits • Dental 	<ul style="list-style-type: none"> • Optional Supplemental Life • Life Cover for Retirees • Retirement Pensions • Travel Accident • Group Personal Accident • Deposit Administration
Romania		
Aviva Asigurari de Viata SA www.aviva.ro	<ul style="list-style-type: none"> • Lump Sum Death Benefit • Permanent & Total Disability • Accidental Death & Disability • Permanent & Partial Disability • Temporary Incapacity to Work • Short-Term Disability • Hospital & Surgical - Provides a daily cash benefit, plus cover for surgery 	<ul style="list-style-type: none"> • Dependent Life • Future Insurability - Rider to the Life Coverage • Waiver of Premium • Critical Illness • Personal Accident (PA) • Savings and Investment Plans • Mandatory and Voluntary Pensions
Russia		
AVIVA Insurance Company, ZAO www.aviva.ru	<ul style="list-style-type: none"> • Life • Permanent & Total Disability Rider • Temporary Total Disability Rider • Partial Permanent Disability Rider • Accidental Death & Dismemberment² • Short-Term Disability¹ • Critical Illness¹ • Hospital & Surgical¹ 	<ul style="list-style-type: none"> • Dependent Life • Group Personal Accident • Critical Illness (standalone cover) • Retirement Pensions • Deposit Administration

¹ This coverage can only be written as a rider to the group life policy.

² This coverage can be pooled when written as a rider to the life policy.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Singapore		
AVIVA Ltd. www.aviva-singapore.com.sg	<ul style="list-style-type: none"> • Life • Permanent & Total Disability Rider • Permanent & Total Disability/Extended Death • Hospital & Surgical • Major Medical • Dental • Optional Supplemental Life • Voluntary Life Insurance Benefit • Flexi-Benefit Schemes — employee-pay-all life and medical plans¹ • PreferredCare Plus — managed healthcare scheme developed and underwritten by Aviva, Ltd.² • Vista Healthcare — comprehensive inpatient and outpatient medical coverage³ • Family Income Benefit (rider to Group Term Life)⁴ • Group Living Care (Dread Disease) 	<ul style="list-style-type: none"> • Life Cover for Retirees • Travel Accident • Accident & Sickness • Group Personal Accident⁵ • Long-Term Disability (Group Disability Income Insurance - GDII) • Retirement Pensions
Slovenia		
ERGO, Podružnica za Slovenijo www.victoria-volksbanken.si	Second stage accounting not available at this time.	<ul style="list-style-type: none"> • Life • Personal Accident • Endowment

¹ Flexi-Benefit Schemes are employee-pay-all life and medical plans.

² PreferredCare Plus is a managed healthcare scheme developed and underwritten by Aviva.

³ Vista Healthcare provides comprehensive inpatient and outpatient medical coverage.

⁴ Rider to Group Term Life. Upon death or disability of the insured, a monthly benefit is paid.

⁵ Exceptions may be made to include Group Personal Accident upon mutual agreement between IGP and Aviva.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
South Africa		
<p>The Old Mutual Life Assurance Company (South Africa) Limited</p> <p>www.oldmutual.co.za</p> <p>www.oldmutual.com</p>	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Accident & Sickness • Life • Dependent Life • Critical Incidents Cover¹ • Long-Term Disability² • Optional Supplemental Life • Permanent & Total Disability Rider • Provident Funds • Waiver of Premium (on LTD only) • Widow's & Orphans' Benefits • Easy Benefit Plan³ 	<ul style="list-style-type: none"> • Deposit Administration⁴ • Family Cover Schemes
Spain		
<p>Caja de Seguros Reunidos, Compañía de Seguros y Reaseguros, S.A. (CASER)</p> <p>www.caser.es</p>	<ul style="list-style-type: none"> • Life • Accidental Death⁵ • Permanent & Total Disability⁶ • Pre-retirement Widow's & Orphans' Benefits • Life Cover for Retirees⁷ • Pre-retirement Disability Benefits 	<ul style="list-style-type: none"> • Major Medical • Short-Term Sick Leave • Traffic Death • Accidental Death & Dismemberment • Pensions

¹ A new version of Critical Illness. Can be offered as either an acceleration of the death benefit, which is pooled in IGP; or as a standalone product, which can be pooled on a case-by-case basis, pending approval from IGP Technical Services.

² This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

³ A single product that provides GLA, Lump Sum Disability, Family Cover and Short-Term Income Protection. Usually offered to smaller groups. May be pooled on a case-by-case basis. Please refer to Technical Services.

⁴ Although not pooled, IGP can include in the client's IER.

⁵ Rider to a group life policy without dismemberment benefits.

⁶ When PTD is written as a rider to a group life policy without dismemberment benefits, it can be included in IGP.

⁷ No new policies containing this coverage are currently being written.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Sweden		
SPP Livförsäkring AB www.spp.se	<ul style="list-style-type: none"> • Widow's & Orphans' Pensions • Long-Term Disability¹ • Waiver of Premium • Expatriate Cover 	<ul style="list-style-type: none"> • Group Personal Accident (employee paid) • Retirement Pensions
Switzerland		
AXA Winterthur www.axa-winterthur.ch	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Pensions • Long-Term Disability (Disability Pensions) • Retirement Pensions 	<ul style="list-style-type: none"> • Permanent & Total Disability² • Accidental Death & Dismemberment¹ • Group Personal Accident • Accident & Sickness (Short-Term Disability)¹
Taiwan		
Shin Kong Life Insurance Company, Ltd. www.skl.com.tw	<ul style="list-style-type: none"> • Life • Occupational Hazard Insurance • Permanent & Total Disability • Accidental Death & Dismemberment (as a rider to Group Life)³ • Occupational Injury Insurance⁴ • Hospital & Surgical • Cancer Rider 	<ul style="list-style-type: none"> • Dependent Life • Accident & Sickness • Group Personal Accident • Travel Accident • Dread Disease
Thailand		
The Muang Thai Life Assurance Company, Ltd. www.muangthai.co.th	<ul style="list-style-type: none"> • Life • Total Permanent Disability Indemnity (TPI) • Permanent & Total Disability • Accidental Death & Dismemberment • Hospital & Surgical • Major Medical • Accident Treatment⁵ • Group Personal Accident Rider to Term Life or Medical 	<ul style="list-style-type: none"> • Group Personal Accident (as a separate contract)

¹ Only disability pensions under BenEx plans (expatriate coverage) are poolable in IGP.

² This coverage is written by AXA Winterthur Non-Life.

³ Accidental Death and Dismemberment written as a rider to group life can be pooled. Accidental Death and Dismemberment written by itself, or as a rider to Group Personal Accident, cannot be included in IGP.

⁴ This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

⁵ This coverage is offered by Muang Thai as a supplement to Accidental Death and Dismemberment coverage.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Turkey		
Yapı Kredi Sigorta A.Ş. (Health) Yapı Kredi Emeklilik A.Ş. (Life & Pensions) www.ykemeklilik.com	<ul style="list-style-type: none"> • Life • Permanent & Total Disability • Optional Supplemental Life • Dependent Life • Accidental Death & Dismemberment • Dread Disease • Group Health • Dental (if health coverage included) • Optical (if health coverage included) • Life Coverage for Retirees 	<ul style="list-style-type: none"> • Group Personal Accident • Travel Accident • Pensions
Ukraine		
Fidem Life www.fidem.ua	<ul style="list-style-type: none"> • Life • Accidental Death & Disability • Permanent & Total Disability Rider • Total Temporary Disability Rider • Permanent Partial Disability Rider • Short-Term Disability¹ • Hospital and Surgical¹ 	<ul style="list-style-type: none"> • Group Personal Accident • Endowment Insurance • Critical Illness • Spouse's Life Cover • Credit Life • Insured Pensions
UK – Canada Life		
Canada Life Limited www.canadalife.co.uk/group	<ul style="list-style-type: none"> • Life • Widow's & Orphans' Benefits 	<ul style="list-style-type: none"> • Group Critical Illness (GCI) • Group Income Protection (Long-Term Disability) • Permanent & Total Disability • Optional Supplemental Life • Waiver of Premium • Mortgage Protection Schemes • Employee Assistance Program (5-500 Employees)
UK – AXA PPP healthcare		
AXA PPP healthcare www.axapphealthcare.co.uk	<ul style="list-style-type: none"> • Medical Coverage • Retiree Health Coverage² 	<ul style="list-style-type: none"> • Travel Accident • Dental • Long-Term Employee Health Care • Cap & Collar Plans³

¹ Can be pooled in IGP if written as a rider to the life policy.

² This coverage may be pooled with Technical Services' approval.

³ The client chooses to take full responsibility for the cost of members' claims, subject to a maximum cap and minimum collar on the claims liability. These plans are not included in IGP.

Coverages Provided by IGP Network Partners

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
Uruguay		
Mapfre Uruguay Compañía de Seguros, S.A. www.mapfre.com	<ul style="list-style-type: none"> • Life • Accidental Death and Disability • Permanent and Total Disability • Permanent and Partial Disability • Dread Disease • Critical Illness 	<ul style="list-style-type: none"> • Double Indemnity • Dependent Life • Waiver of Premium • Funeral Benefit • Personal Accident • Transplant Benefit
USA - Prudential		
Prudential Insurance Company of America www.prudential.com	<ul style="list-style-type: none"> • Life • Dependent Life¹ • Short-Term Disability² • Waiver of Premium • Widow's & Orphans' Benefits (SIB) 	<ul style="list-style-type: none"> • Accidental Death & Dismemberment • Voluntary Accidental Death & Dismemberment • Optional Supplemental Life • Life Cover for Retirees³ • Long-Term Disability • Pensions
Venezuela		
Mapfre La Seguridad, C.A. www.mapfre.com.ve	Second stage accounting not available at this time.	<ul style="list-style-type: none"> • Life • Life Cover for Retirees • Permanent & Total Disability • Accidental Death & Dismemberment • Waiver of Premium • Hospital & Surgical • Major Medical • Dental • Group Personal Accident • Optional Supplemental Life (individual policies only) • Pensions

¹ This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

² This coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

³ If priced on a composite basis with active life coverage, this coverage may be pooled on a case-by-case basis. Please refer to Technical Services.

Coverages Provided by IGP Network Partners

TCN Providers:

	Coverages Included in IGP	Coverages Written by Network Partner, But Not Included in IGP
AXA PPP healthcare		
AXA PPP healthcare www.axapphealthcare.co.uk	<ul style="list-style-type: none"> International Health Plan (IHP) — A core of inpatient and outpatient benefits with optional supplemental benefits and cost containment features 	
AXA Winterthur		
AXA Winterthur www.axa-winterthur.ch	<ul style="list-style-type: none"> Life Widow's & Orphans' Pensions Long-Term Disability (Disability Pensions) Retirement Pensions 	<ul style="list-style-type: none"> Accident & Sickness (Short-Term Disability) Group Personal Accident
CIGNA		
CIGNA Global Health Benefits www.cignaenvoy.com www.cignaexpats.com		<ul style="list-style-type: none"> Non-second stage accounted medical plans for TCNs, Expatriates and their dependents.
Nordben Life & Pensions		
Nordben Life and Pension Insurance Co. Limited www.nordben.com	<ul style="list-style-type: none"> Life Permanent & Total Disability Widow's & Orphans' Benefits Accidental Death & Dismemberment Long-Term Disability¹ Waiver of Premium 	<ul style="list-style-type: none"> Deposit Administration Pensions

(Updated May 10, 2012)

¹ When Long-Term Disability is the sole coverage to be pooled, it may be included with Technical Services' approval.