

We did it again: Another Record Year for IGP! By Peter de Vries, December 2010

In the December 2009 IGP Network News, I wrote that we had been working hard to ensure that we would derive maximum benefit from the opportunities presented by the macro-economic environment. The demand for IGP's products and services had increased, and we started 2010 with renewed vigor.

IGP continues to be the largest employee benefits provider network in terms of the number of pooling and Captive accounts, and the number of participating contracts. Nevertheless, we continue to grow at an astounding pace, and we sold more in 2010 than we ever sold before in our 43-year history.

The number of requests for quotations, RFPs, pooling and Captive studies has continued to grow, reflecting not only the increased demand, but also a continued "flight to quality".

My thanks go to our many clients and advisers with whom we partner for their continued and growing support and for the trust which you have placed in us; we will do our utmost to ensure we continue to deserve it.

IGP's staff around the world stepped up and met the challenge, and I would also like to take this opportunity to thank them most sincerely.

Our strong focus on sound underwriting has meant that IGP international accounts have proven to be sustainable and that the margins delivered have remained stable. In fact, there is even a positive trend line to be perceived.

IGP's Network Partners are among the strongest financial institutions in the world, as evidenced by their strong financial ratings. They are among the market leaders in their respective markets, where they are well-known and trusted names. We are proud to be associated with them.

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Together with our Partners, we'll be focusing greater attention in 2011 on the provision of information and are conscious of the demands for increased service and performance standards.

IGP continues to be committed to providing the best, trustworthy service in the industry and to keeping our promises.

We look forward to working with our clients and their advisers in 2011 and for many years to come!

On behalf of the IGP staff around the world, I extend to you Season's Greetings and our very best wishes to you and your loved ones for a healthy, prosperous and successful New Year!

A handwritten signature in black ink, appearing to read 'Peter de Vries', followed by a period.

Peter de Vries
Vice President
Head of the IGP Network



Singapore

Central Provident Fund (CPF)

New Employer Contributions & Retirement Income Plan (CPF LIFE)

To help Singaporeans save more for their medical and retirement needs, the employer contribution to CPF will be increased by 1%. The increase does not apply to workers above age 35 and earning less than SGD 1,500 per month.

To moderate the impact on employers, the increase will be phased in as follows:

- The first 0.5% will be made into the Medisave Account and will apply to wages earned from September 1, 2010.
- The remaining 0.5% will be made into the Special Account and will apply to wages earned from March 1, 2011.

As of March 2011, the total employer CPF contribution rate will be 15.5%, and the combined employer and employee contribution rate will be 35.5%.

The Central Provident Fund was established in 1955 as a compulsory savings scheme that would provide financial security to workers when they retired or became unable to work. Over the years, it has evolved into a comprehensive social security savings program that provides benefits for retirement, healthcare and home ownership, as well as financial protection for members and their families through various insurance plans.

Contribution to the CPF is compulsory for all employed Singaporeans, permanent residents and employers.

CPF contributions and interest earned, which are tax-free upon deposit and withdrawal, go into three accounts:

- **The Ordinary Account** - The savings can be used for retirement, buying a home, buying CPF insurance, approved investments and education.

- **The Special Account** - Reserved for old age, contingencies and investment in retirement-related financial products.
- **The Medisave Account** - The savings can be used to pay hospital bills and purchase approved medical insurance.

A Retirement Account is set up for individuals when they reach age 55 using the funds in the Ordinary and Special Accounts.

All Special, Medisave and Retirement Account balances are guaranteed the 4% floor interest rate for three years (2008 – 2010). After 2010, the 2.5% floor rate will apply for all accounts as prescribed under the CPF Act.

The self-employed are required to contribute 3% to 9% of their annual net trade income to their Medisave Accounts on a monthly basis. This contribution also increased by 0.5% on



September 1, 2010. Although contributions to the Ordinary Account are not mandatory for the self-employed, many do contribute because of the tax advantages.

The Government does not actually contribute funds to CPF but does exempt earnings from tax and

guarantees that the benefit will be paid. Unlike social security systems in other countries, the CPF is fully funded, with members accumulating assets in their individual accounts that they can later draw upon.

The contribution percentage changes with age, regardless of the level of income. Currently, the monthly contribution is subject to a maximum of SGD 652.50 for employers and SGD 900 for employees, based on a salary ceiling of SGD 4,500 per month.

More information regarding contribution rates can be found on the Central Provident Fund website: www.cpf.gov.sg.

CPF LIFE

In 2009, the CPF Lifelong Income Scheme For The Elderly (CPF LIFE) was introduced. CPF LIFE is designed to provide elderly Singaporean citizens and permanent residents with a life-long income during their retirement, instead of the 20 years of income provided previously by CPF.

This plan provides members, beginning at their draw down age, with a monthly income for as long as they live. The amount of the payment will depend on the savings in the member's Retirement Account.

Members who were 55 years or older in 2009 could join CPF LIFE beginning in September 2009. Members between the ages of 52 and 54 can join CPF LIFE when they reach age 55. Those born before 1930 have until December 31, 2010 to join; after this date, the last age at which one can join CPF LIFE is 80.



From 2013, CPF members with at least SGD 40,000 in their Retirement Account will automatically be enrolled in CPF LIFE when they reach age 55. Members who have less than SGD 40,000 can opt-in if they wish to do so but will automatically be enrolled if the sum in their

Retirement Account reaches SGD 60,000 at drawn down age.

When a member is enrolled in CPF LIFE, all of the funds in their Retirement Account are used to fund the CPF LIFE plan. Members wishing to get a larger payout can make additional cash contributions or top-ups to their account up to the prevailing Minimum Sum.

This Minimum Sum is the amount of money that an individual must set aside in their Retirement Account. The Minimum Sum provides a monthly payout that allows for a modest standard of living during the retirement years.

CPF members can participate in CPF LIFE or buy an approved annuity with a guaranteed level of income. The Minimum Sum can also remain with the CPF Board earning a guaranteed rate of interest.

The CPF Minimum Sum is SGD 123,000 as of July 1, 2010 and is adjusted yearly for inflation.

There are four CPF LIFE plans to choose from, and the payout depends on if, and how much, the member wishes to leave to his or her beneficiaries as a bequest. A plan with no bequest would have the highest pay-out.

CPF LIFE Plan	Monthly Payout	Bequest
CPF LIFE Basic	Low	High
CPF LIFE Balanced	Medium	Medium
CPF LIFE Plus Plan	High	Low
CPF LIFE Income Plan	Highest	None

The CPF LIFE Balanced plan is the default plan for members born after 1957 with at least SGD 40,000 in their Retirement Accounts and who do not choose a specific plan when enrolling in CPF LIFE.

In order to encourage those born before 1963 to enroll in CPF LIFE, the government is providing a bonus of up to SGD 4,000 (known as L-Bonus). The amount of the bonus depends on the member's age, annual income, value of property and the balance in his or her Retirement Account.

Other Recent Changes

Change to the Public Assistance Scheme

Presently, needy Singaporeans who are unable to work because of old age, illness or disability and have no means of income and little or no family support can seek help under the Public Assistance (PA) scheme.

From July 1, 2010, CPF members who meet all other criteria for PA, but who receive a small monthly CPF payment (below SGD 360 per month for a single-person household) under the Minimum Sum Scheme or CPF LIFE, can be considered for the Public Assistance Scheme.

Needy Singaporeans wishing to receive public assistance must apply to their Community Development Council (CDC). CDCs assess each applicant's eligibility based on the PA criteria. If eligible, the individual will receive a cash grant that takes into account the CPF payouts they are already receiving.

Source: Website of Singapore Central Provident Fund Board: www.cpf.gov.sg.

Aviva is the leading provider of employee benefits and healthcare insurance in Singapore and provides protection to approximately 600,000 employees. It offers a comprehensive array of life and health insurance products to suit every individual and business need. With its years of underwriting experience and dedicated staff, Aviva is able to provide customers with new products and services such as flexible benefit plans.

Aviva is a member of Aviva plc, formerly the CGNU Insurance Group, the world's sixth-largest insurance group and the largest in its home country, the United Kingdom. As of December 31, 2009, Aviva plc had funds under management of EUR 379 billion (USD 497 billion) and over 46,000 employees serving over 53 million customers worldwide.

For More information...

If you want to learn more about employee benefits plans in Singapore or what solutions AVIVA can offer to your local subsidiary, please contact your IGP Account Manager or:



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Irish Life Announces Important Beneficial Changes for Employers and Employees

Irish Life Corporate Business (the market leader in group risk in Ireland) has developed two major initiatives to introduce a streamlined, effective way to obtain full cover. In addition, a complete claims management service is now available. Find out more about:

- Once and Done - an innovative, first in Ireland, underwriting concept
- Freedom Plan - a unique Income Protection enhancement
- Saturn - launch of a world-class claims management system

Once and Done - A giant leap forward in underwriting

Once and Done is an innovative method of underwriting, which is common in the UK, but did not exist in Ireland until now. *With Once and Done, a person completes the underwriting process "once" and is "done" for life, even for very high insurance limits.* It applies to qualifying Corporate Business Group Life and Group Income Protection schemes.

Detailed analysis of past claims and underwriting results show that this approach does not significantly increase claim rates. The potential for anti-selection is lower in larger organisations, so Irish Life has set a qualifying scheme size. Healthy members are now more likely to complete underwriting, which means a positive effect on experience. Of course, this unique innovation is also something clients and consultants will highly value.

"Once and Done is smarter underwriting, not tougher underwriting"



Regardless of the member's salary increases, the level of cover is automatically indexed in line with this evolution. For example, a member may enjoy a big promotion along with a 50% salary increase.

In the past, this may have been referred for medical questionnaires, specialists tests etc., even if the initial basic medical information suggests perfectly good health. With Once and Done, this is not the case, and benefits rise automatically in line with any increase in salary.

Freedom Plan - A unique Income Protection enhancement

For Income Protection schemes with 250 or more members covered, *Irish Life Corporate Business will grant full benefits to members with no requirement for normal underwriting.* Effectively, the Free Cover Limit will be set to €460k per annum (the maximum benefit level, inclusive of maximum premium protection), and members will not have to complete any underwriting forms when joining a company or in the event of a salary increase.

How do Once and Done and Freedom Plan interact?

- All schemes with 200+ members covered for Income Protection will get the Freedom Plan on Income Protection and Once and Done on life benefits.
- Schemes between 50 and 200 members will get Once and Done for both benefits.
- Schemes under 50 members will get the current traditional underwriting (with forward underwriting bars) for both.

Saturn - A world-class claims management system

Income Protection Claims Management in Corporate Business is already the market leader in Ireland with over 2,000 claims paying out over €45 million per annum (*source: IP claims data, September 2010*).



Irish Life Corporate Business offers the most comprehensive and complete claims management service available, including:

- Employer visits with three technical managers
- Home claimant visits with four health claim advisors
- Rehabilitation programmes run nationwide
- Over 35 experienced staff dedicated to income protection claims management
- New objective medical assessments designed for examining subjective illnesses

What does Saturn mean for your Corporation?

- **Automation**
 - Will improve time taken to admit claims
 - Makes it easier and quicker to respond to queries
- **Accuracy**
 - Claim benefits will be automatically calculated by the system
 - Tighter controls reduce risk of administrative errors
- **Innovation**
 - Morgan Ash Tele Claims will reduce time taken to assess claims and in some cases reduce the amount of medical evidence required
 - Fully structured data makes it easier to identify suitable rehabilitation cases for various illnesses all over Ireland
- **Technology**
 - Health Claim Advisers will have full and secure access to Saturn outside the office
 - Fully integrated with imaging, workflow, payroll and member administration systems



Irish Life Assurance plc is part of Irish Life & Permanent plc. Irish Life has been the established market leader in the life and pensions business in Ireland for over 70 years. Irish Life is also one of Ireland's largest investment managers with assets of approximately EUR 30 billion (USD 40 billion) invested on behalf of more than 500,000 customers.

Irish Life has been a major force in the growth and development of pension arrangements in Ireland. It provides an impressive selection of insurance, investment, actuarial, and administrative services for clients that include some of the country's largest employers to smaller companies and individuals. Pension plans are specifically designed and regularly updated to reflect a customer's changing needs, with an emphasis on flexibility and reliable service.

Assets of the Irish Life & Permanent Group exceed EUR 74.5 billion (USD 103 billion), and it has more than 1 million customers in Ireland.

For More information...

If you want to learn more about employee benefits plans in Ireland or what solutions Irish Life can offer to your local subsidiary, please contact your IGP Account Manager or:



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Insular Life Celebrates 100 Years with a Musical Journey

Insular Life, the largest Filipino life insurance company and exclusive IGP Network Partner, celebrated their 100th Anniversary on November 25, 2010 in a very special way: a musical about the history of their company.

This was a musical on the scale of a Broadway production. Professional artists played the roles of the main characters and did an outstanding job of portraying Insular Life's history and significant contributions to Philippine society.



A truly professional performance portraying Insular Life's 100 years; a year of preparation resulted in an excellent show.

Insular Life was one of the original IGP Network Partners; their participation in IGP dates back 43 years. Insular Life's charismatic and energetic Chairman and CEO, Mr. Vicente Ayllón, has been with the company for 55 years and actually executed the Agreement himself back in 1967. The relationship runs deep and strong; IGP has played a key role in the development of Insular Life's group insurance portfolio.

It is not unusual then, that John Hancock and IGP were mentioned during the musical.

Peter de Vries, the Head of the IGP Network, and Richard Tan and Joyce Low of IGP Singapore were guests at the performance and the special reception beforehand. They bore witness to the final draw, during the reception, of the winner of the first prize of PHP 1 million from among Insular Life's policyholders as part of their centennial celebration.



Pictured prior to the reception: fltr: Executive VP Jesus & Mrs. Hofileña, Chairman & CEO Vicente & Mrs. Ayllón, Peter de Vries, Richard Tan, Joyce Low, and Insular Life VP and main IGP contact Carlito Lucas.

During a convivial lunch hosted by Insular Life, Peter de Vries presented CEO Vicente Ayllón with a silver Paul Revere bowl commemorating the 100-year landmark. Mr. Ayllón said that, in view of the very special relationship between Insular Life and John Hancock/IGP, the bowl would take pride of place on the historic table in their Board Room (the 1935 Constitution of the Philippines was drafted on this very table).

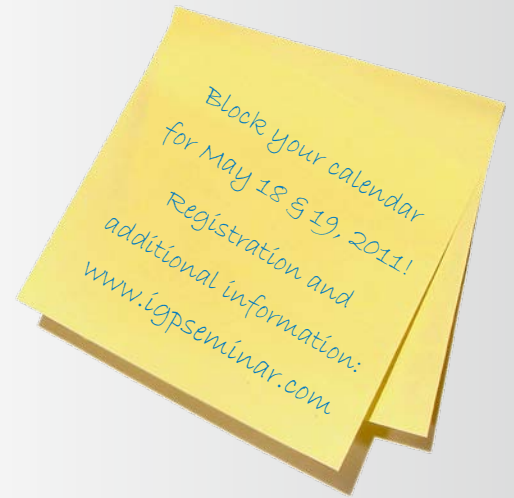


Mr. Jesus Hofileña, Peter de Vries, Vicente Ayllón and Richard Tan during the presentation of a silver Paul Revere bowl to commemorate Insular Life's first 100 years.

IGP sincerely congratulates Insular Life on their first 100 years. We are proud to be associated with such a prestigious company.

Your benefits mean the world to us!

The next IGP Seminar will be held at the Radisson Blu Royal Hotel in Brussels, Belgium from **Wednesday, May 18, through Thursday, May 19, 2011**. IGP Seminars offer a unique opportunity to learn about country-specific benefits.



"The IGP Seminar is one of the best-organised professional meetings where you not only get updated on the most recent changes in the field, but also have the opportunity to network with peers to bounce ideas around. Definitely worthwhile attending!"

In the course of just two days, both the newcomer and the experienced benefits specialist will have an opportunity to participate in a mixture of country panel sessions of their choice, plenary sessions and optional workshops on IGP's products and services.

What you can expect:

- ✓ A top-notch programme and networking forum providing a wealth of information.
- ✓ **Country Panel Sessions**, providing information on employee benefits practices throughout Europe and the US, including legislative updates and trends, benchmarking and typical plan design.
- ✓ Special Interest Sessions with **Key Note Guest Speakers**:
 - Solvency II and its impact on the European insurance and captive industry
 - Claims Prevention & Management, and Consequent Cost Savings
 - Employee Benefits in the Middle East
 - Taxation of International Pooling Dividends
- ✓ Optional **IGP workshop sessions** on pooling, review of International Experience Reports, account protection, and captive reinsurance for both newcomers to the industry and people who want to further extend their knowledge of IGP's products and services.

Wednesday, May 18, 2011

07:30 - 09:00	Seminar Registration
09:00 - 12:30	IGP Workshop Sessions
12:30 - 14:00	Opening Lunch
14:00 - 15:00	Plenary Session
15:15 - 17:30	Country Sessions 1 & 2
18:30 - 23:00	Off-Site Event

Thursday, May 19, 2011

07:30 - 08:30	Seminar Registration
08:30 - 09:30	Special Interest Sessions
09:45 - 12:00	Country Sessions 3 & 4
12:00 - 13:15	Lunch
13:15 - 15:30	Country Sessions 5 & 6
15:45 - 16:45	Special Interest Sessions
17:00	Closure

Key reasons to attend:

- ✓ Meet, learn and network with your peers - by exchanging information and experiences.
- ✓ Meet, learn and network in the most cost-efficient way - one central location in Europe, short travel times and a limited time span of just two days.
- ✓ Meet, learn and network with the IGP Partners - to find out more about employee benefits, both globally and country-specific.

Automatically mark your Outlook calendar!



You “Lunched `n` Learned” with IGP in 2010!

IGP has organised several events in 2010. Based on the “IGP comes to you” principle, all sessions were held in central locations that are easily accessible to participants.

Recognising the time pressure in everyone’s calendar, sessions focused on topical benefit issues, including what IGP can do for you, and testimonies by fellow corporations.

Watch for upcoming issues of IGP’s Network News to remain informed about the 2011 IGP events!

IGP Events Organised in 2010		
February 25	Lunch `n` Learn	London
March 1 & 2	Workshop for Multinational Corporations	Brussels
April 15	Mini-Seminar	Seoul
May 12	Lunch `n` Learn	Helsinki
May 18	Lunch `n` Learn	Zurich
June 1	Lunch `n` Learn	Paris
June 2	Lunch `n` Learn	Düsseldorf
September 2	Asia-Pacific Seminar	Singapore
September 6	Mini-Seminar	Shanghai
September 29	Mini-Seminar for Local Advisors	Istanbul
October 11 & 12	Workshop for Multinational Corporations	Brussels
October 13	Workshop for International Advisors	Brussels
November 3	Mini-Seminar for Local Advisors	London
November 5	Lunch `n` Learn	Geneva

“Great way to connect with others over coffee and lunch to further discuss and exchange views”

“Excellent! You’ve created the “demand” for this...”

“This was excellent! The topic, the content and the discussion clearly exceeded my expectations.”

Argentina

SMG Life

Australia

AMP Life Limited

Austria

VICTORIA-VOLKSBANKEN Versicherungs-AG

Baltic States (Estonia, Latvia & Lithuania)

Mandatum Life Insurance Baltic SE*

Belgium

AG Insurance

Bahrain

Aviva*

Brazil

Mapfre Seguros Brazil

Canada

Manulife Financial Corporation – Canadian Division

Channel Islands

AXA PPP healthcare
Canada Life Limited

Chile

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

China (Mainland)

Taiping Life Insurance Company, Limited

Colombia

Mapfre Colombia Vida Seguros, S.A.

Czech Republic

AXA pojišťovna a.s.

Denmark

PFA Pension

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.*

Finland

Mandatum Life Insurance Company Limited

France

AXA France Vie
Quatrem Assurances Collectives

Germany

ERGO Life Insurance AG

Greece

The ETHNIKI Hellenic General Insurance Company

Guatemala

Via Mapfre La Centro Americana S.A.*

Honduras

Via Mapfre La Centro Americana S.A.*

Hong Kong

AXA China Region Insurance Company Limited

Hungary

AEGON Hungary Composite Insurance Company

India

Max New York Life Insurance Company Limited*

Indonesia

PT. Asuransi Jiwa Manulife Indonesia

Ireland

Irish Life Assurance plc

Italy

Fondiaria-SAI S.p.A.

Japan

The Dai-ichi Life Insurance Company, Limited

Korea

Samsung Life Insurance Company, Ltd.

Kuwait

Aviva*

Liechtenstein

AXA Winterthur

Luxembourg

Fortis Luxembourg-Vie S.A.

Malaysia

ING Insurance Berhad

Mexico

Seguros Monterrey New York Life, S.A.

Monaco

AXA France Vie

Namibia

Via The Old Mutual Life Assurance Company (South Africa) Limited

Netherlands

ASR Insurance



* Correspondent Network Partner

** Provided premium and claims are paid in El Salvador

New Zealand

TOWER New Zealand

Nicaragua

Via Mapfre La Centro Americana S.A.*

Norway

Storebrand Livsforsikring AS

Oman

Aviva*

Panama

Via Mapfre La Centro Americana S.A.*

Paraguay

Mapfre Paraguay Compañía de Seguros S.A.*

Philippines

The Insular Life Assurance Company, Ltd.

Poland

WARTA Life Assurance Company Limited

Portugal

VICTORIA-Seguros, S.A.

Qatar

Aviva*

Romania

Aviva Asigurari de Viata SA

Russia

Aviva Insurance Company, ZAO

Saudi Arabia

Aviva*

Singapore

Aviva Ltd.

Slovak Republic

AXA životní pojišťovna a.s., pobočka poisťovne z iného členského štátu

Slovenia

VICTORIA-VOLKSBANKEN
Zavarovalniska delniska druzba*

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

Taiwan (Republic of China)

Shin Kong Life Insurance Company, Ltd.

Thailand

Muang Thai Life Assurance Company, Ltd.

Turkey

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

United Arab Emirates

Aviva*

United Kingdom

AXA PPP healthcare (Health)
Canada Life Limited (Life and Pensions)

United States

Prudential Insurance Company of America (Life)

Uruguay

Mapfre Uruguay Compañía de Seguros S.A.

Venezuela

Mapfre La Seguridad, C.A.*

Third-Country National and Expatriate Coverage

AXA PPP International

AXA Winterthur

CIGNA International Expatriate Benefits (CIEB)*

Nordben Life and Pension Insurance Co. Limited



* Correspondent Network Partner

** Provided premium and claims are paid in El Salvador

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