2012 IGP Seminar
Renaissance Boston Waterfront Hotel
September 11-13

Come to Boston and expand your knowledge and understanding of international employee benefits! In just two and a half days, you will have the opportunity to:

- Meet with representatives from over 35 of the world’s leading employee benefits providers, who will answer your questions and discuss solutions
- Get first-hand information on employee benefits practices in the countries of your choice
- Learn about programs for third-country nationals and globally mobile employees
- Network with benefits professionals from some of the world’s leading multinational companies and organizations
- Attend Special Interest Sessions on timely topics of interest to employee benefits professionals

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.

With such an extensive selection of presentations, the IGP Seminar is truly the most efficient and economical way to get much-needed information on international employee benefits and the issues that influence them.

Newcomers will acquire a basic working knowledge of benefits practice in different markets, while experienced benefits specialists will ensure that their knowledge of employee benefits matters in specific countries remains current.

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 2012 IGP Seminar!
Program Outline

The Welcome and Orientation Session on Tuesday morning, September 11, will mark the opening of the 2012 IGP Seminar.

The program features a series of panel presentations during which IGP Network Partners provide information on their country’s social security and customary employee benefits practice.

Depending on the country, these presentations include:
- Design of a typical benefits plan
- Funding requirements
- Legislative updates
- Recent trends and new products

Each participant will have the opportunity to attend up to 12 Country Panel Presentations, as well as Special Interest Sessions on topics of interest to all attendees. Ample time is provided so that participants can ask questions and share solutions.

In addition to the formal agenda, we are also offering a Complimentary Training Program on the afternoon of Monday, September 10. There will be two sessions, each featuring a choice of classes. Come early and take advantage of the opportunity to learn about pooling, review of International Experience Reports, developing your pool and captive reinsurance.

Later that evening, we invite all attendees and their guests to join us for a reception at the Renaissance Boston Waterfront Hotel. This will give you the chance to meet and network with the other participants in a casual atmosphere.

The less formal seminar events, including meals, refreshment breaks, receptions and the group dinner on Wednesday evening, provide additional opportunities to network with fellow attendees and ask questions of the IGP Network Partners.
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.

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

We are pleased to offer a selection of over 35 different panel sessions:

- Argentina
- Austria
- Belgium
- Brazil
- Canada
- China (PRC)
- Colombia
- Denmark
- Finland
- France
- Germany
- Hong Kong
- Indonesia
- Ireland
- Italy
- Japan
- Korea
- Malaysia
- Mexico
- Netherlands
- Norway
- Poland
- Portugal
- Russia
- Singapore
- Spain
- Sweden
- Switzerland
- Taiwan
- Thailand
- Turkey
- UK - Life
- UK - Medical
- Ukraine
- United States
- TCN/Expat - Life
- TCN/Expat - Medical

During each panel session, IGP Network Partners discuss their country’s typical employee benefits practice relative to the social security system. These presentations include benefit plan design and a review of recent developments and emerging trends. Participants are encouraged to ask questions and share solutions.

When registering, you will be asked to select the country panel presentations you would like to attend. We ask each registrant to choose 16 presentations in order of preference, with “Panel 1” being the panel in which you are most interested.

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

Special Interest Sessions

We are pleased to announce that Dr. Stijn Vanoppen, Executive Director with Ernst & Young FSO Tax EMEIA-Belgium, will present information on financial and accounting issues related to the sharing back of international pooling dividends!

A second Special Interest Session will be offered on Global Wellness Programs.

All participants will have an opportunity to attend both sessions.
Registraion

When registering for the IGP Seminar, you will need to choose the panel presentations you are most interested in attending. Please see Panel Selection above.

Please also let us know if you are planning to participate in the training program on Monday and which classes you would like to attend.

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

Go to: www.igpinfo.com
> Seminars & Events
    > Boston: 2012 IGP Seminar
    > Register

Registration Fees

First attendee:
- USD 950 Until July 31
- USD 1,000 August 1 - September 1
- USD 1,050 After September 1

Additional attendees from the same company:
- USD 850 Until July 31
- USD 900 August 1 - September 1
- USD 950 After September 1

The fee covers all of the country panel presentations and the Special Interest Sessions, as well as continental breakfasts, luncheons, mid-morning and afternoon refreshments, evening receptions and the group dinner on Wednesday.

Hotel accommodations and travel expenses are not included in the fee.

Registration Deadline

The deadline for registration is September 1. Registrations after September 1 will be accepted on a space-available basis. Details on the deadline for accommodations can be found on page 5.

Cancellation

The Seminar registration fee will be refundable if IGP receives your cancellation notice in writing before September 1. Cancellations after that date will be subject to an administrative fee of USD 100.

Payment Options

Check

Checks should be made payable (in USD) to:
John Hancock Life Insurance Company (U.S.A.)

Please indicate on the check that it is a payment for the 2012 IGP Seminar.

Mail check to:
Attn: Ms. Lisa Tam
International Group Program (IGP) – 3B167
John Hancock Financial
200 Berkeley Street
Boston, MA 02116-5023, USA

Credit Card or Wire Transfer

After we receive your registration, instructions will be provided via e-mail for payment by credit card or wire transfer.

International Dividends

Outstanding International Dividends can be used to pay for registration fees and hotel accommodations. Please ask your IGP Account Manager for more information.

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 closing 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.
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): +1 617 338 4111
Telephone (Reservations): +1 877 513 6305
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 249** (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.

To make reservations on-line, please go to: [https://resweb.passkey.com/go/JohnHancockIGP](https://resweb.passkey.com/go/JohnHancockIGP)

There is also a link to the hotel’s reservation system on the IGP website:

Go to: [www.igpinfo.com](http://www.igpinfo.com)
  > Seminars & Events
  > Boston: 2012 IGP Seminar
  > Accommodations

To make reservations by phone, please call: 
1-877-513-6305

There is a designated group of reservationists at the Renaissance who will be handling our group, so it is very important that you use the phone number shown above. Also, please mention that you will be attending the John Hancock IGP Seminar.

Reservations for attendees of the IGP Seminar must be made on or before **Monday, August 20, 2012 (6 pm EST)**. Reservations after August 20 will be accepted on a space-available basis, and the IGP Seminar group rate is no longer guaranteed.

For Additional Information

To learn more about the 2012 IGP Seminar, please contact your IGP Account Manager or:

**Ms. Marianne Moore**
International Group Program (IGP)
John Hancock Financial Services
200 Berkeley Street
Boston, MA 02116-5023 USA

T +1 617 572 8649
E mmoore@jhancock.com
W [www.igpinfo.com](http://www.igpinfo.com)

IGP and our Network Partners look forward to welcoming you to Boston in September!
The new Cardif Lux Vie

We are pleased to announce that the long-time IGP Network Partner Fortis Luxembourg Vie has merged with Cardif Lux International to create Cardif Lux Vie with effect from December 31, 2011.

Cardif Lux Vie is owned by three shareholders with superior financial strength: BNP Paribas Cardif (33.34%), BGL BNP Paribas (33.33%) and Ageas (33.33%).

With acknowledged actuarial, fiscal, legal and asset management expertise, Cardif Lux Vie clearly posts its ambition to strengthen its leadership position as a global life insurer operating from Luxembourg. Cardif Lux Vie will develop its operations on the international and local markets via three business lines:

- Employee Benefits (supplementary pension plans for company employees);
- Wealth Management (life insurance on a Freedom of Services basis);
- Retail insurance (life insurance and protection for a private clientele through the network of BGL BNP Paribas - market leader for professional clients and SMEs, and second-largest bank for individual customers);

A snapshot on pensions in Luxembourg

Today, the Luxembourg pension system is organized according to the three pillar system:

- **1st pillar**
  Normal retirement is fixed at age 65, with early retirement possibilities from age 57 or 60 depending on the career.

The state retirement pension is partly flat-rate and partly defined benefit, based on earnings up to a ceiling of EUR 9,007.43 per month and an earnings-related pension of 1.85% of adjusted earnings per year (depending on age at retirement and total career).

The maximum pension is EUR 7,435.48 per month (2012). The state also provides survivors’ pensions, disability pensions and health care benefits.

- **2nd pillar**
  The second pillar is not mandatory, but regulated by the State. It is based on voluntary employer’s and/or employee’s contributions, encouraged by an advantageous tax treatment.

- **3rd pillar**
  The third pillar is an additional individual option, encouraged by an advantageous tax treatment.

- **Future Outlook**
  There is pending legislation to address the progressive decrease of 1st pillar replacement retirement income, which some predict will decrease by 15% by the year 2052.

In 2013, the government will consider such corrective measures as lowering the factor used to calculate benefits so that there will be a gradual increase in the years of qualifying service up to 42 years. Also, the indexation of the benefit would be based on the price index rather than the salary index. As a result, there will be an increased need for complementary pension schemes.
Typical employee benefits coverage (2nd pillar) in Luxembourg today

Typical benefits in Luxembourg provide a defined contribution plan, with low contribution rates for salaries up to the social security ceiling and higher contribution rates for salaries above the ceiling.

A lump sum death benefit equal to one or two times annual earnings is the typical practice, usually with additional orphans’ lump sum death benefits. Long-term disability benefits are also provided.

Employer costs for occupational pension plans typically represent 3% to 7% of annual earnings. Employee’s contributions are usually limited to EUR 1,200 per year.

Employer contributions and premiums to occupational pension plans are taxed at the rate of 20% of contributions. Employee contributions are tax deductible up to EUR 1,200 per year.

Lump sum benefits and pensions are tax free if paid in Luxembourg. All retirement, life and disability benefits that are paid as either an annuity or a lump sum are liable for a 1.4% dependency contribution.

A key Luxembourg feature for corporate clients: unsurpassed asset protection

In addition to the superior financial strength of Cardif Lux Vie and its shareholders, clients of Cardif Lux Vie will benefit from the privileged financial protection offered by the Luxembourg regulatory framework, known as the ‘super privilège’.

In the unlikely event that an insurer cannot meet its commitments towards its clients, the clients hold a super privilège on the distinct assets, which takes special priority over all other creditors (Article 39 of the amended Law of December 6, 1991 regarding the insurance sector).

If the distinct assets are not sufficient to refund all customers, the latter shall have privilège over the other assets of the company (Article 40 of the amended Law of December 6, 1991 regarding the insurance sector).

Employee Benefits offered by Cardif Lux Vie

Cardif Lux Vie has over 30 years of recognized experience in the group insurance segment, with a track-record as summarized below:

- 3rd largest player
- +/-EUR 30 Million inflow per year
- +/-EUR 140 Million Employee Benefits-related assets under management
- > 300 active groups
- > 10,000 affiliates
- IGP Network Partner since 1995 (since 1967 as a Branch of the Belgian IGP Network Partner, AG)

Cardif Lux Vie’s retirement, life insurance and long-term disability products are designed to meet the specific needs of both companies and their employees.

Cardif Lux Vie’s central business strategy is to foster long-term relationships with all of its clients by offering the highest-quality products and services.

Recent efforts have targeted such areas as:

- Improving the competitiveness of the offer through price and coverage adaptations;
- Developing the international reach of the Employee Benefits solutions to EU multinationals.
The IGP Network Partner in Luxembourg: Cardif Lux Vie

Conclusion

First-rate financial, actuarial, legal and fiscal expertise, quality administrative services for its clients, recognized fund management skills, a pooling capacity offered to international groups and unfailing financial stability ensuring compliance with long-term obligations, are just some of the reasons why many companies currently place their trust in Cardif Lux Vie.

More information

For more information about employee benefits in Luxembourg, please contact your IGP Account Manager or:

Mr. Rudy François
Cardif Lux Vie

T +352 26 214 5587
M +352 621 316 929
E rudy.francois@cardifluxvie.lu
On March 5, Söderberg & Partners presented their Annual Traffic Light Report during a well-attended event at the Clarion Sign Hotel in Stockholm. The seminar was hosted by journalist and TV host Lennart Ekdal and Gustaf Rentzhog, President of Söderberg & Partners.

For the fourth time, SPP, the IGP Network Partner in Sweden, was awarded the title of: "Fund Insurance Company of the Year".

The Traffic Light Report is based on Söderberg & Partners’ three-step grading scale and is designed to offer investors a unique overview of the Swedish savings market with detailed information on market trends and demand. In addition, the report highlights the best suppliers in each category in the market and thus encourages participants to develop better products with lower fees.

Helena Jendelid, Head of SPP Fund Insurance, is very proud of the award:

"At SPP, we have a strong focus on offering our customers the best funds. We continuously monitor the funds we have, while in parallel, we evaluate the options available on the market. This is an ongoing task that requires many resources, both in the form of dedicated people and first-class systems - something we really have invested in at SPP."

Sarah McPhee, CEO of SPP, also proudly reflected on the significance of this award

"That SPP for the fourth time has received the prize "Fund Insurance Company of the Year" is proof that we are actually managing to live up to our ambition to be an innovative market leader.

That our own fund management company was nominated in the category "Best Fund Management Company of the Year" is fantastic. We should be very proud of both our SPP funds and our unit-link offering. This confirms that our chosen strategy is successful and that we provide savings solutions that create customer value. We will continue to work with more focus on long-term savings and plan to introduce several new offerings this year."

Sweden: SPP’s Unit-link offering praised again by Söderberg & Partners
Quatrem and IGP organized two successful events aimed at the local broker and consultant community in Lyon and Paris.

These events provided an excellent opportunity for local advisors to learn more about multinational pooling, as well as to be introduced to Quatrem, as the second IGP Network Partner in France.

In total, about 30 participants joined the Petit Déjeuner International to find out more about how they, as a local advisor, can take advantage of the benefits of pooling to help their clients reduce the cost of their local employee benefit plans, and how pooling can provide them with an opportunity to strengthen their relationship with their local clients – by offering them the best local and international solution for managing employee benefits.

The economic crisis and the centralization of employee benefit plans decision making have increased the pressure on local insurers, pooling networks, brokers and consultants to reduce costs.

We all share the objective to provide the best possible solution to our mutual clients, while at the same time ensuring this is combined with exceptional service.

IGP Lunch ‘n’ Learn
Madrid, June 7, 2012

IGP and CASER, the IGP Network Partner in Spain, organized a “Lunch ‘n’ Learn” event in Madrid on June 7, aimed at local subsidiaries of multinational corporations. Fifteen company representatives joined us to learn more about how they can benefit from pooling to reduce the cost of their local employee benefits plans.

The first presentation focused on employee benefits trends in Spain and was followed by an introduction to pooling and a discussion on how participation in their company’s multinational pool can benefit the local subsidiary.

Uusje Asser of PPG Industries then shared her experience with the attendees and elaborated on how pooling is a win-win situation for both the corporate office and the local subsidiary.

After the presentations, attendees had ample time to ask questions and discuss specific topics of interest with representatives from IGP, CASER and fellow participants.

Similar events will be organised in the coming months in Oslo, Warsaw and Moscow. Please refer to www.igpinfo.com or the IGP Calendar on page 15 for exact dates.
Internet Tip of the Day – www.igpinfo.com
Check out the “Partners” section!

This section provides background information on each of our market-leading partners, including the products and services they offer, as well as a synopsis of the social security and private benefits practice in their respective countries.

The “Your Local Link” pages, available in pdf format, further highlight the unique advantages and capabilities of our partners, including awards and recognitions, market rank and an overview of local service standards and performance guarantees.

Select “Partners” from the left menu

Select the country, or Search the globe and “click to learn more info”

Download the “Local Link” page of the IGP Network partner
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:

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<tr>
<th>Month</th>
<th>Dates</th>
<th>Country</th>
<th>IGP Contact</th>
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<tr>
<td>July</td>
<td>9-13</td>
<td>China (Beijing &amp; Shanghai)</td>
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<td>October</td>
<td>8-12</td>
<td>Russia (St. Petersburg &amp; Moscow)</td>
<td><a href="mailto:michael.mclouhglin@igpeurope.com">michael.mclouhglin@igpeurope.com</a></td>
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<td><a href="mailto:bmccarthy@jhancock.com">bmccarthy@jhancock.com</a></td>
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<tr>
<td>upon request</td>
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<td>Paris</td>
<td><a href="mailto:juliette.roque@igpeurope.com">juliette.roque@igpeurope.com</a></td>
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IGP Workshop for Multinational Corporations
IGP Europe Offices, Brussels
October 22 & 23, 2012

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

Preliminary Programme:

Monday, October 22
14:00  Introduction to Employee Benefits Insurance
15:00  Coffee Break
15:15  Introduction to Pooling
16:30  End of Day’s Programme

Tuesday, October 23
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

Upcoming IGP Events
IGP Workshop for *International Advisors*
*IGP Europe Offices, Brussels*
*October 24, 2012*

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 24, 2012. The workshop is mainly aimed at newcomers to the international benefits field or people needing a refresher course on international pooling matters.

In just a single day, participants will be able to attend a series of comprehensive sessions that include a primer on first and second stage accounting, analysis and review of international experience reports and sessions on account protection, cash flow and risk management 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

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**Preliminary Programme:**

**Wednesday, October 24:**

09:00   Introduction to Pooling  
10:00   Coffee Break  
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
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<th>Month</th>
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<td>September</td>
<td>11-13</td>
<td>IGP International Employee Benefits Seminar</td>
<td>Renaissance Waterfront Hotel, Boston</td>
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<td></td>
<td>17</td>
<td>IGP Lunch ‘n’ Learn</td>
<td>Grand Hotel, Oslo</td>
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<td></td>
<td>27</td>
<td>IGP Lunch ‘n’ Learn</td>
<td>Warsaw</td>
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<tr>
<td>October</td>
<td>11</td>
<td>IGP Lunch ‘n’ Learn</td>
<td>National Hotel, Moscow</td>
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<td></td>
<td>22-23</td>
<td>IGP Workshop for Multinational Corporations</td>
<td>IGP Europe Office, Brussels</td>
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<td></td>
<td>24</td>
<td>IGP Workshop for International Advisors</td>
<td>IGP Europe Office, Brussels</td>
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It is with mixed feelings that we announce that Dorian Hardwick decided to retire at the end of June 2012. Dorian joined John Hancock’s Group Insurance department in 1976 and moved over to IGP a year later.

She has headed up one of the IGP Account Development teams in Boston for more than 30 years. This means that Dorian has been contributing to the impressive growth we’ve seen in IGP for more than three and a half decades, for which she has our gratitude.

While we will be losing a wealth of experience, we wish Dorian all the very best in this next phase of her life.

We are pleased to announce that Steve Ruck has been promoted to Director - Account Development, effective June 1, 2012, taking over the position vacated by Dorian Hardwick. Steve has more than 16 years experience in the financial services sector, including 12 years with John Hancock, of which 7 years as an IGP Account Manager.

Prior to joining IGP, Steve was Vice President for Asset Communications, where he developed collateral and electronic marketing campaigns for financial services firms for a variety of financial products and services. Steve also held the position of Regional Vice President for John Hancock Funds where he was responsible for the sale of mutual funds, 401(k) and privately managed accounts through all broker dealer channels in an assigned territory.

You can contact Steve at:
Email: sruck@jhancock.com
Tel: +1 617 572 8640

Brian McCarthy has been promoted to Assistant Vice President, effective May 1, 2012. Brian has been with IGP for nearly 25 years and has headed up one of the Account Development teams in Boston for over 5 years.

Brian has taken on increasing responsibilities, including managing relationships with our Network Partners as well as key accounts, particularly in connection with the increased interest in captive reinsurance over the past few years.

In his new role, we anticipate that Brian will increasingly become the commercial “face of IGP” in North America.

You can contact Brian at:
Email: bmccarthy@jhancock.com
Tel: +1 617 572 8655
List of IGP Network Partners

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<thead>
<tr>
<th>Country</th>
<th>Network Partner</th>
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<tbody>
<tr>
<td>Argentina</td>
<td>SMG Life</td>
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<tr>
<td>Armenia</td>
<td>Via Aviva Insurance Company, ZAO*</td>
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<td>Australia</td>
<td>AMP Life Limited</td>
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<td>Austria</td>
<td>ERGO Versicherung AG</td>
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<td>Azerbaijan</td>
<td>Via Aviva Insurance Company, ZAO*</td>
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<td>Baltic States</td>
<td>Mandatum Life Insurance Baltic SE*</td>
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<td>Mapfre Seguros Brazil</td>
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<td>Canada</td>
<td>Manulife Financial Corporation – Canadian Division</td>
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<td>Channel Islands</td>
<td>AXA PPP healthcare</td>
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<td>Chile</td>
<td>Mapfre Compañía de Seguros de Vida de Chile S.A.</td>
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<td>Georgia</td>
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<td>Germany</td>
<td>ERGO Life Insurance AG</td>
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<td>AEGON Hungary Composite Insurance Company</td>
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<td>Fondiana-SAI S.p.A.</td>
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<td>Monaco</td>
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* Correspondent Network Partner
List of IGP Network Partners

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

Netherlands
ASR Insurance
De Amersfoortse Insurance

New Zealand
TOWER New Zealand

Nicaragua
Via Mapfre La Centro Americana S.A.

Norway
Storebrand Livsforsikring AS

Panama
Via Mapfre La Centro Americana S.A.

Paraguay
Mapfre Paraguay Compañía de Seguros S.A.*

Philippines
The Insular Life Assurance Company, Ltd.

Poland
Pramerica Życie TUIR SA

Portugal
VICTORIA-Seguros, S.A.

Romania
Aviva Asigurari de Viata SA

Russia
Aviva Insurance Company, ZAO

Singapore
Aviva Ltd.

Slovenia
ERGO, Podruznica za Slovenijo*

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

Ukraine
Fidem Life

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.

Uzbekistan
Via Aviva Insurance Company, ZAO*

Venezuela
Mapfre La Seguridad, C.A.*

Third-Country National and Expatriate Coverage

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