



● **MetLife** and **AXA** in partnership

TAILORED SOLUTIONS TO HELP YOUR GROWTH





As a multinational employer, you are faced with increasingly complex regulations, global risk management challenges and the pressure to anticipate and control your employee benefits spending. At the same time, you must provide benefits that attract, retain and care for your global workforce – a task made all the more difficult in the wake of a pandemic. So, it's only natural for you to want a strong partner who can help you control costs and provide the benefits your employees need.



Why MAXIS?

Co-founded by MetLife and AXA, MAXIS Global Benefits Network (MAXIS GBN) is a leading international employee benefits network of almost 140 local insurance companies in over 120 markets. We combine local expertise with global insight to help multinational employers like you deliver comprehensive employee benefits programmes (EB) programmes that care for your employees while meeting your strategic goals.

By working with us, your regional offices will be able to partner with top local insurers who can offer compliant solutions that also meet the specific cultural demands of your employees.

The main benefits

Our size, strength and stability set us apart, but our real point of difference is our people. Our global team works in close collaboration with our network of local insurers (members) and consultant partners to help over 250+ multinational employers deliver employee benefits to over 5.5 million employees worldwide.



Global approach

We offer innovative and streamlined solutions to align global and local priorities, helping to reduce costs and achieve economies of scale.



Local expertise

Our local insurers are recognised as leaders in their markets. MAXIS clients can benefit from their extensive knowledge of their local market and competitive landscape.



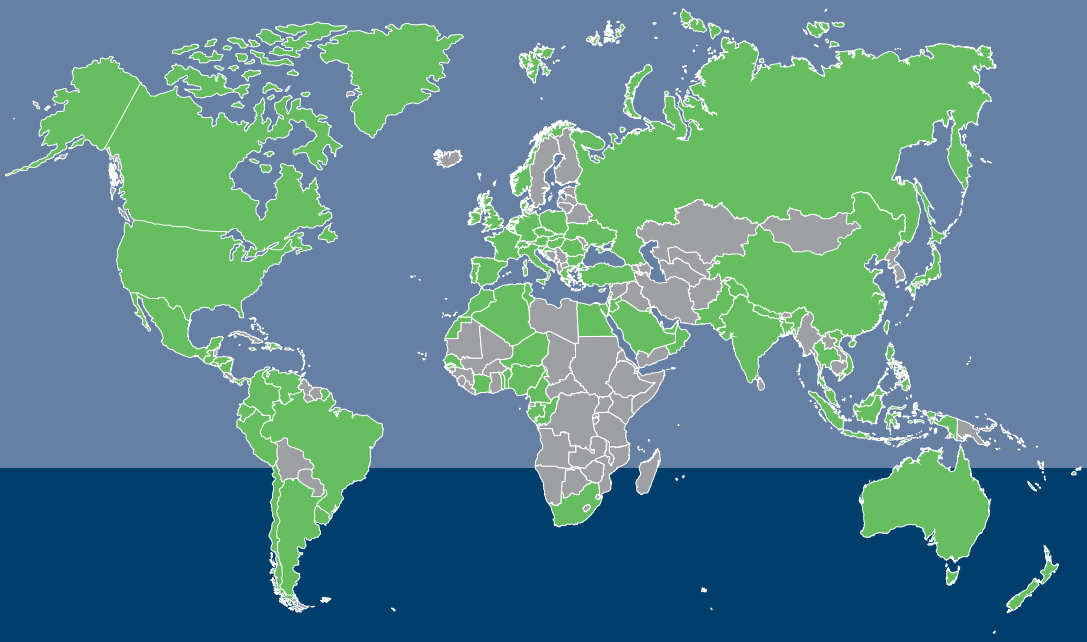
Trusted partner

We provide you with a single point of contact in our dynamic three-tier account management structure: global, regional and local.

140
LOCAL
INSURERS
(MEMBERS)

120
MARKETS

We offer a variety of global benefits solutions and services for multinational employers. Alongside our global offering, our members can also support you and your regional offices with local solutions.



Our core solutions at a glance

We offer four core solutions to help you manage your organisation's global employee benefits. No matter how centralised your benefits programme is at the moment – if you are just taking your first steps towards a global programme or looking to implement a captive programme – we will have a solution that is right for you.

	MAXIS Global Preferred Data Solution (GPDS)	MAXIS Global Pool Solution	MAXIS Global Risk Solution (GRS)	MAXIS Global Captive Solution
How does it work?	<ul style="list-style-type: none"> Provides you with crucial, reliable data that helps you to make informed decisions to achieve your employee benefits goals. 	<ul style="list-style-type: none"> Combines your local benefits programmes into a profit-sharing international pool through reinsurance Let's you choose your accounting approach (indefinite loss carry forward, deficit write-off or individual stop loss) 	<ul style="list-style-type: none"> Your local employee benefits programmes are combined into a global programme Through reinsurance, risk is consolidated across all in-scope policies issued to your local affiliates Your portfolio is underwritten at the global level. 	<ul style="list-style-type: none"> Creates a captive programme to manage your employee benefits programme Allows for a more efficient and flexible programme design and local to global coordination and analysis of data A more effective and risk efficient way for a multinational like you to run its EB programme.
What are the benefits for you?	<ul style="list-style-type: none"> Access to accurate financial data No extra cost or fees The ability to see current and historical employee benefits usage, cost and performance EB data (by policy and by country). 	<ul style="list-style-type: none"> No extra cost or fees Global, regional and local expertise Better understanding of local regulations and adapting to cultural and business needs of each market Choice of accounting methods to calculate the pool payment in a way that suits you. 	<ul style="list-style-type: none"> Better terms and conditions in general and rate guarantees for life policies Potential savings can be delivered in advance. 	<ul style="list-style-type: none"> Greater control over the design and policy terms and conditions of your EB programmes Better risk management by moving local policies to your own captive insurance company Strong underwriting expertise at the global level from our team Local insurers providing in-depth knowledge of local risk factors Ability to retain underwriting profits
This could be the right solution, if you:	<ul style="list-style-type: none"> have employees in several countries are expanding internationally have at least two policies with two of our local insurers (members), with a minimum of 100 lives in each have a minimum of US\$10,000 premium in each country have at least US\$300,000 premium across all policies. 	<ul style="list-style-type: none"> have employees in several countries are expanding internationally have a minimum of 300 lives operating in at least two countries have a minimum of US\$10,000 premium in each country have at least US\$300,000 premium across all policies 	<ul style="list-style-type: none"> have centralised management of your employee benefits worldwide have at least three countries with a minimum 1,000 lives in each. have a minimum of US\$10,000 premium per country have a minimum of US\$3m premium across all policies 	<ul style="list-style-type: none"> have a centralised management for your employee benefits worldwide with or without an existing captive arrangement have a minimum of US\$10,000 premium per country have a minimum of US\$3m premium across all policies



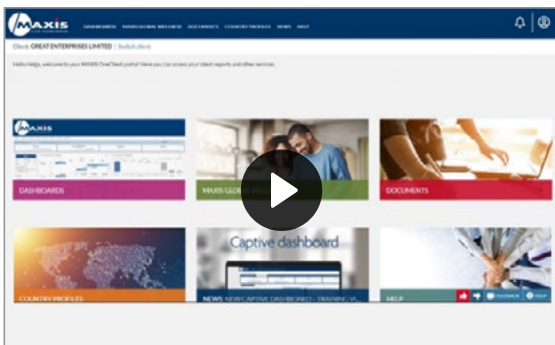
Services provided by MAXIS GBN by solution	MAXIS Global Preferred Data Solution (GPDS)	MAXIS Global Pool Solution (GPS)	MAXIS Global Risk Solution (GRS)	MAXIS Global Captive Solution
Dedicated account manager at global, regional and local level	✓	✓	✓	✓
Strong local underwriting expertise available at global HQ		✓	✓	✓
Direct access to dedicated MAXIS underwriter			✓	✓
Full underwriting profit remains with the employer				✓
Potential dividend		✓		
Upfront break-even portfolio level pricing			✓	
Diversification of risk and reduced volatility		✓	✓	✓
Quarterly reports				✓
Annual reports	✓	✓	✓	✓
Access to health and wellness team and global medical dashboards	✓	✓	✓	✓

Reliable data

As a MAXIS GBN client you will receive reporting on your global programme that can help simplify your decision-making process. Our reporting team works with our local members to collect your data and ensure its accuracy before using a bespoke platform to process it and create your report.

This state-of-the-art, secure, platform is designed to deliver accurate quarterly and annual reports detailing your local employee benefits plans and global aggregate results. You can be comfortable that your data is secure and processed in a strictly compliant environment that is ISO27001 accredited.

Your interactive reports and a whole suite of useful tools can be found on our OneClient portal.



Your OneClient portal

The OneClient portal is home to:

- your latest quarterly and annual financial reports
- your historic reports and data
- interactive captive, GRS and pooling dashboards that make it easier to analyse employee benefits spend to aid decision-making and cost management
- interactive health and wellness dashboard reports to help you understand your medical cost drivers including the OneWorld Visual, Paid Claims, Country Benchmark, Population Health & Risk Stratification, Incurred Claims and COVID-19 dashboards.
- analytics and educational tools to help you manage your medical costs while looking after your people
- AXCO country reports to deliver essential information on social security and mandatory plans, typical employer sponsored benefits and all other main forms of benefits
- the latest MAXIS and EB news
- an online help centre.





Additional solutions and services

Health and wellness

At MAXIS GBN we have a Health & Wellness team dedicated to helping you understand your employee health data and put in place proactive programmes to address your biggest medical cost drivers. Our two-step approach to health and wellness – diagnostic and prescriptive – helps you to do just this.

Diagnostic step

Our sophisticated health and wellness reporting tools make up our diagnostic step. They give you the insight you need to understand and effectively manage your medical risk and healthcare programmes.

Our suite of in-depth interactive Global Medical Dashboards¹ – available on OneClient – help you identify your cost drivers, trends and areas of greatest financial change in over 30 markets. And our team can provide expert analysis so you can understand your data and find the solutions that are right for your organisation.

Prescriptive step

Once you identify your cost drivers with our reports, our prescriptive services will help you build local and global wellness programmes to address these costs. As well as the local wellness solutions provided by our network partners, our MAXIS Global Wellness solution gives you access to:

- MAXIS WIT (Wellness Intelligence Tool) – a state-of-the-art analytics tool that helps you calculate the potential cost-savings they could make by implementing targeted wellness campaigns.
- health and wellness toolkits – topic specific, educational campaigns designed to help you implement a programme of wellness awareness and education to employees worldwide, effectively driving global-to-local health management strategies.
- our wellness technology marketplace – carefully selected third party suppliers delivering digital wellness solutions, complementing your local offering and managed globally. These services include telemedicine, employee assistance programmes (EAP), chronic disease management and musculoskeletal condition management.

This diagnostic and prescriptive two-step approach provides you with the data and tools to address your biggest cost drivers worldwide while ensuring your employees have access to comprehensive and standardised services wherever they are in the world.



Mobility Solutions – flexible employee benefits for your globally mobile workforce

Today's increasingly global economy and workforce means many employers are having to rethink the way they approach health insurance and employee benefits. With around 200 million people living and work abroad today – more than double the number 25 years ago² – the need to bring greater strategy and clarity to an often-confusing programme of global benefits, grows daily.

We've partnered with AXA and MetLife to bring you MAXIS Mobility Solutions – designed to help solve your mobile employee benefits needs and integrate programmes into your global benefits management strategy.

By integrating a flexible suite of solutions into your MAXIS global programme, you can gain access to financial and usage data, as well as having the opportunity to leverage your global purchasing power and deliver strong risk management.



● Contact your MAXIS GBN representative for a comprehensive overview of the solutions and services offered by our global network. Or visit maxis-gbn.com.

¹ MAXIS Global Medical Dashboard reports are available for countries where employers have private group medical insurance contracts above a required threshold (200 lives for global paid claim reports and 400 lives for incurred claim reports) with MAXIS GBN members participating in the Global Medical Dashboard initiative.

² Harvard Business Review, "Strategic Global Mobility: Unlocking The Value Of Cross-Border Assignments", 2014.

The MAXIS Global Benefits Network ("Network") is a network of locally licensed MAXIS member insurance companies ("Members") founded by AXA France Vie, Paris, France ("AXA") and Metropolitan Life Insurance Company, New York, NY ("MLIC"). MAXIS GBN, a Private Limited Company with a share capital of €4,650,000, registered with ORIAS under number 16000513, and with its registered office at 313, Terrasses de l'Arche – 92727 Nanterre Cedex, France, is an insurance and reinsurance intermediary that promotes the Network. MAXIS GBN is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MAXIS GBN operates in the UK through its UK establishment with its registered address at 1st Floor, The Monument Building, 11 Monument Street, London EC3R 8AF, Establishment Number BR018216 and in other European countries on a services basis. MAXIS GBN operates in the U.S. through MAXIS Insurance Brokerage Services, Inc., with its registered office located at c/o Katten Muchin Rosenman LLP, 50 Rockefeller Plaza, New York, NY, 10020-1605, a NY licensed insurance broker. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorised to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY. MAR01046 03/2022