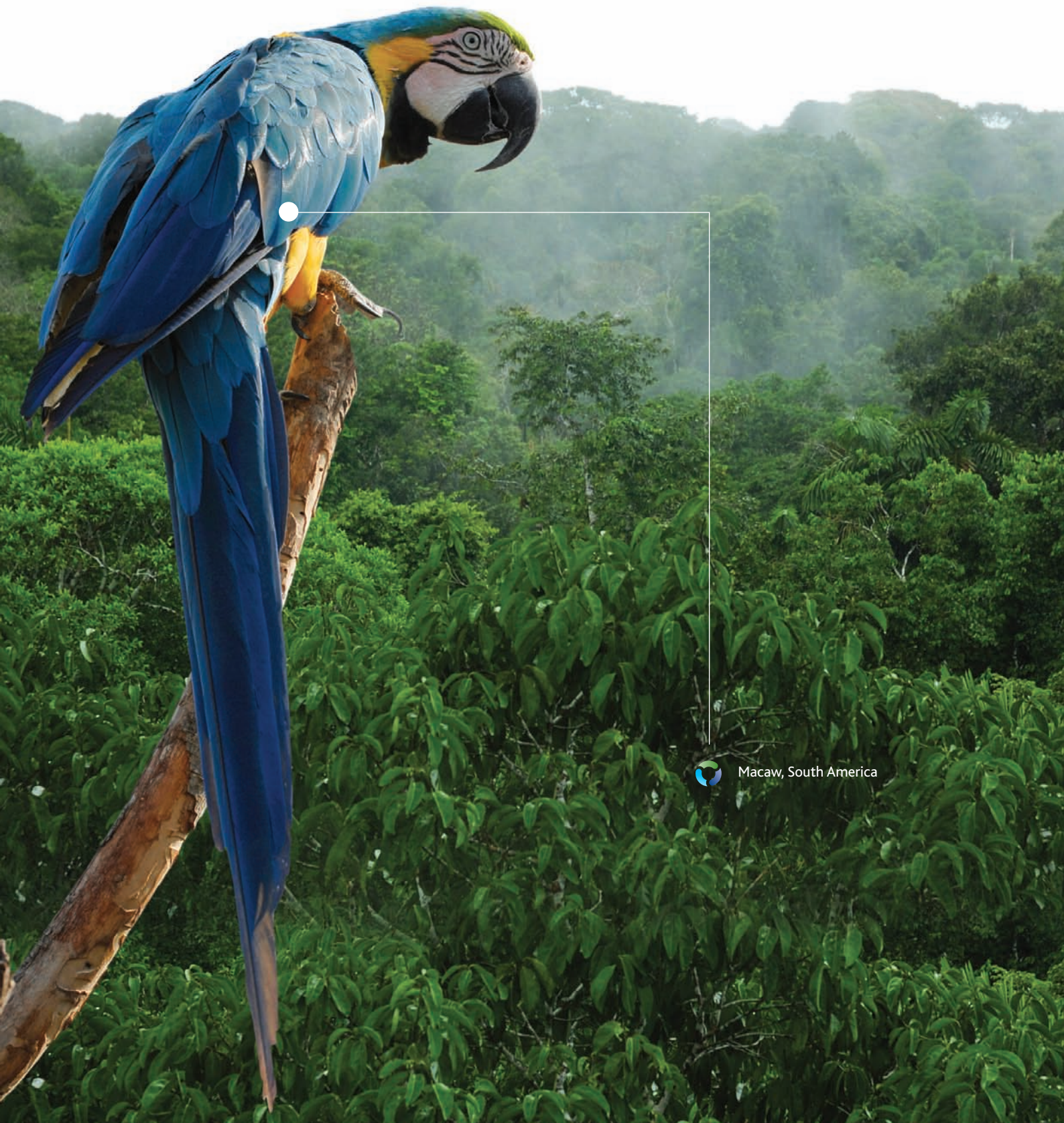




The natural choice
For your global consulting solutions

Global Vision, Local Wisdom

Individuality



Macaw, South America

The natural choice

Nature is full of good ideas. The animal kingdom, with its built-in support network, is one of them. Each of the earth's many species is a master of its own unique environment, but depends on others for survival.

Abelica Global operates in a similar way. Each individual firm in Abelica Global is well-known in its own country as a leader in its field. However, each firm is made stronger by its ability to access the collective knowledge and support of the rest of the Abelica Global organisation.

By choosing an Abelica Global firm, you are not only choosing a leader in your country. You have the added reassurance that the firm has been judged by its peers to have met the high standards set down by Abelica Global.


The macaw, with its vibrant plumage and ability to learn, epitomises the brilliance and diversity of the animal kingdom. Just like consultants at our firms, the macaw is intelligent and determined in its pursuit of success, with the ability to find a way to crack even the toughest of nuts.

Committed to teamwork

Elephants, like successful organisations, work together to maximise their success. Each member of the herd has its individual strengths, but it is as part of a team that they truly flourish.

The elephant holds a unique place in many cultures, as an icon of intelligence, strength and loyalty. Abelica Global has a unique place in the actuarial and consulting fields, with each firm displaying great individual strength, presence and intelligence, while supporting each other.



 Elephant, Asia

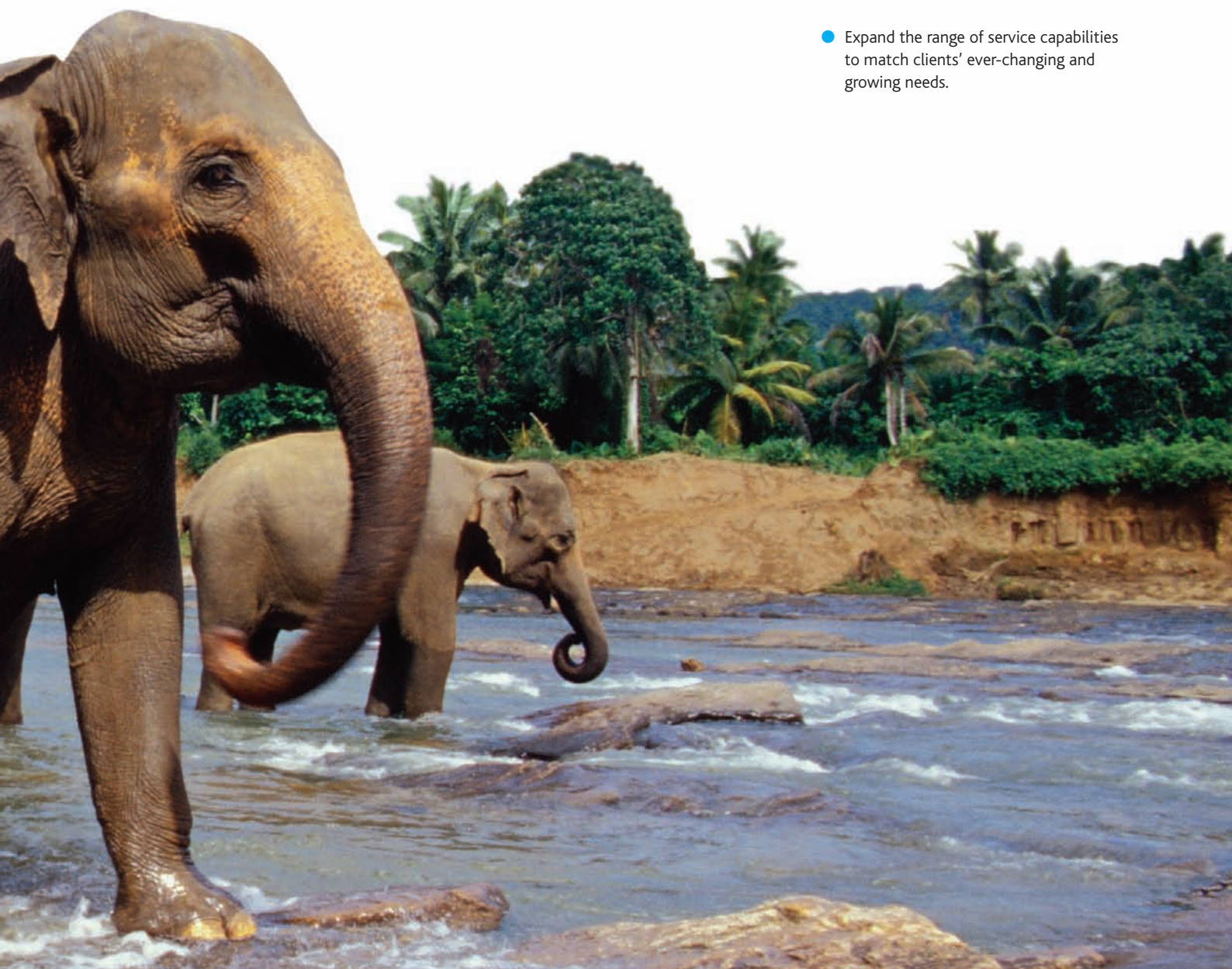
Teamwork

Abelica Global is made up of individual firms who, although leaders in their own right, are able to benefit both themselves and their clients by being part of the Abelica Global team.

Each firm is independent, firmly established in its own country and staffed by local people. These characteristics mean we can provide pragmatic solutions that really take account of the local market and the needs of the client, unconstrained by any corporate policy. Belonging to a global organisation, however, brings the added benefit of keeping abreast of international issues and remaining at the forefront of current international thinking. Moreover, if a client needs help in other countries, they can call on the support of other firms, with the same characteristics.

To belong to the organisation, each firm must meet stringent admission criteria, support each other, and constantly and consistently strive to:

- Provide the highest standard of professional service to clients
- Remain free from conflicts of interest, so that the advice given is always in the best interests of clients and tailored to their needs
- Develop an in-depth understanding of clients and their goals – to consistently anticipate their needs and provide advice of maximum value
- Expand the range of service capabilities to match clients' ever-changing and growing needs.



A different point of view

While teamwork is the foundation of Abelica Global, our local knowledge and adaptability are the keys to our success. We take pride in our ability to deliver creative, quality, tailored solutions for our clients.

Abelica Global firms offer the full range of actuarial and consulting services you would expect from a leading professional firm. However, our firms take a different approach to working with you. We spend time getting to know you and develop a deep understanding of your needs and concerns. As a result, you can be confident that our firms will adapt to work according to your practices, and that the solutions provided really do meet your expectations.

Consultants at our firms are committed to providing clients with a very professional service, and building lasting relationships with them. Using in-depth knowledge of the local business landscape, and experience in our relevant fields, we are quick to adapt to new situations, taking a creative approach to respond to your needs.

Forward looking, frogs are supreme masters of adaptation, each species having evolved particular abilities to suit their environment and communicate with each other. Like frogs, Abelica Global firms have evolved to be masters of our environment, able to adapt to changes swiftly.

Adaptability

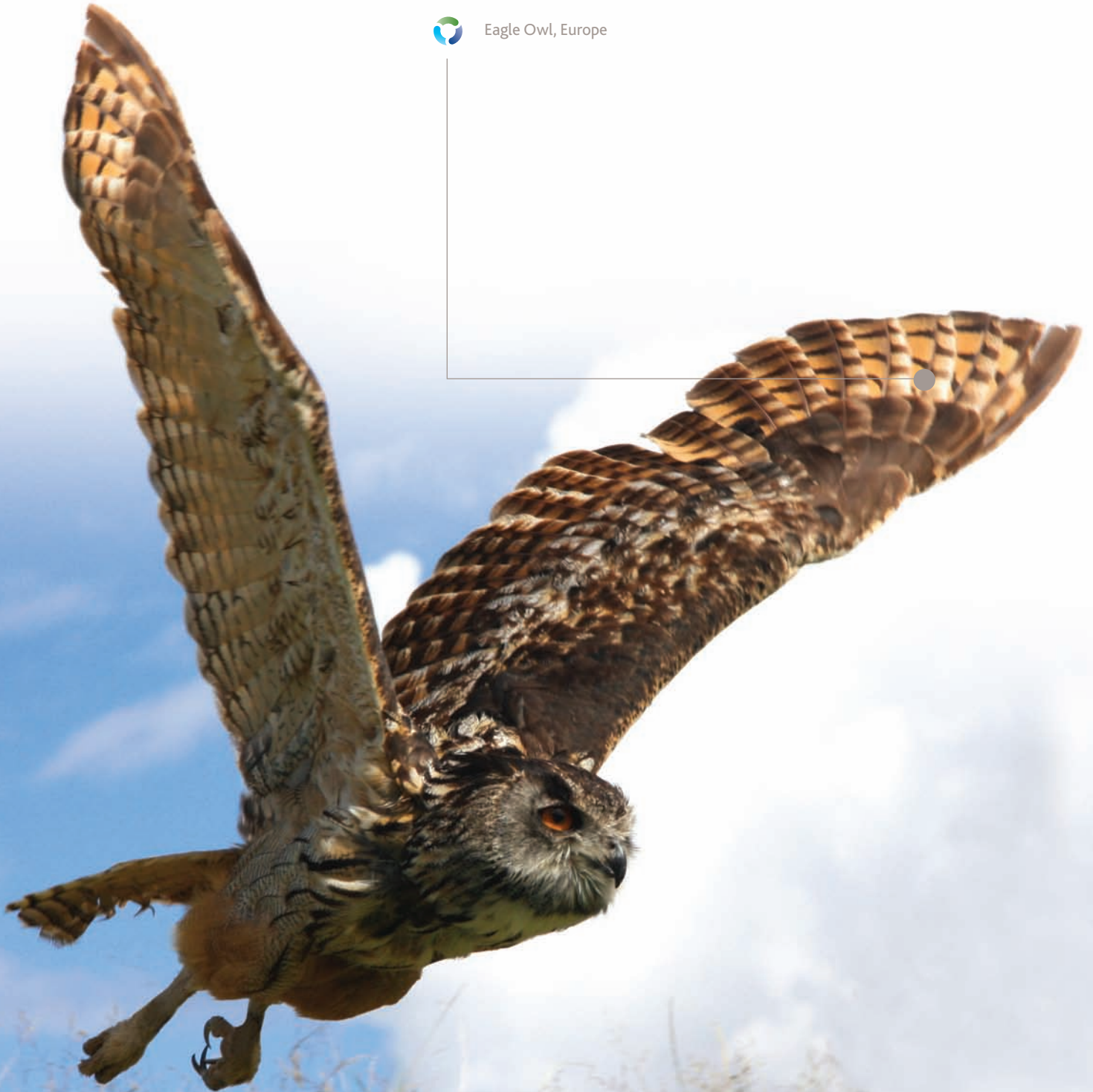
 Tree Frog, Australasia



Wisdom



Eagle Owl, Europe



The benefits of wisdom

When it comes to managing the complexities of today's retirement and other employee benefit plans, there is no substitute for wisdom – experience and knowledge brought together to provide a broader view of the market. Whether you manage plans on a local, regional or global basis, Abelica Global firms have the wisdom and physical resources necessary to deliver superior results.

Employee Benefit Services

Human resources management is being transformed by globalisation. The search for skilled employees is becoming increasingly competitive and crossing national and cultural boundaries. The demographics and expectations of the workforce are shifting rapidly, adding to the challenges already posed by more stringent regulatory demands and the rising cost of benefits.

Membership of Abelica Global means that each firm not only has solid knowledge, understanding and experience of the local market, but also of the international market, backed up by the combined knowledge of the other Abelica Global firms.

At the forefront of the industry, our consultants and actuaries are well-used to devising and implementing pension and benefit strategies that work hard to produce optimum results.

We take the time to understand your company's business approach, and the attitude of your employees before researching the market. We develop innovative, cost-effective and hard-working packages that will enable you to recruit, motivate, reward and retain employees.

Consultants at our firms will also help you to implement the package, supporting you in, among other things, your negotiations with the workforce, your selection of providers and the communication of the package itself.

The magnificent European Eagle Owl is the largest owl in the world, over two feet in height. Generally seen as symbols of wisdom, owls use their experience and knowledge of their territory to succeed. Like the Eagle Owl our strength is our wisdom. We have the in-depth and expert local knowledge essential for designing client-specific employee benefit schemes.

Fearless in seizing opportunities

Managing financial services is never easy. It requires a detailed knowledge of shifting currents and a keen sense of balance.



Grizzly Bear, North America



Skill

Insurance & Financial Services

The financial markets never stay still. Different problems and opportunities constantly present themselves. Our firms lead the field in adapting to new environments, spotting emerging issues and trends, and closely following regulatory issues. In this way, we ensure we are always ready to meet clients' changing needs.

We focus on strategic issues that affect a client's financial performance, shareholder value and competitive position. Secure in our own position, where appropriate we work in partnership with other international insurance and health practices to provide the best service for you.

By choosing an Abelica Global firm, you will be employing consultants and actuaries who are leaders in the field, and who have the professional training and experience to devise innovative solutions to meet your individual needs. Our consultants are able to call upon a wide range of tools, developed in-house, to help analyse the situation and produce results in a format exactly suited to your requirements. Moreover, as independent firms, we are not constrained by any corporate view but will give you pragmatic, clear advice.

The North American grizzly bear has evolved the skills it needs to be an expert in finding food in its own environment – intelligence, a keen sense of smell and strong, curved claws. Like the grizzly bear, we have developed to become perfectly adapted to our own environments, and are eager to apply our considerable skills, knowledge and sophisticated systems and tools to help clients to successful outcomes.

A different way of problem solving

Global stock markets no longer act in isolation. Picking up early signals, seizing the opportunities on offer and acting in time to avoid pitfalls calls for intelligence, understanding and good communication skills.

Baboons are highly intelligent, social and naturally curious creatures, who use their local knowledge and simple tools to solve the challenges that come their way. As Abelica Global firms, we also use our local knowledge and experience, combined with curiosity and creativity, to succeed in our own fields.

Investment Services

As recent experience has shown, the activities of one stock market can impact on stock markets around the world. Curiosity, creative intelligence, detailed local and global knowledge, and the ability to act quickly make all the difference when considering investment decisions.

Abelica Global firms, with a strong local base and the support of the wider global organisation, are able to pick up on trends and opportunities at an early stage, wherever they occur in the world, as well as spotting early signs of trouble and acting appropriately.

Investment consultants at our firms give practical, high quality investment advice. As independent firms, you can rely on us to be unbiased and free from conflicts of interest. Able to rely on a range of innovative analytical tools and software, developed by our own

teams, and backed up by our outstanding research capabilities, our consultants can swiftly examine and compare a wide range of investment managers, and communicate the results to you clearly and transparently, in a format that best suits you. We are ideally placed to help you make the right decisions within your chosen balance between risk and reward.

Our firms provide the full range of investment consulting services to help you make appropriate investment decisions, whether you are running pension plans, endowment funds, insurance companies or other financial institutions. Experts in our field, we use sophisticated asset/liability modelling techniques to demonstrate the impact of different investment strategies. Our services include goal and objective setting, strategic asset allocation, manager appointment

and monitoring, and communication.

Creativity

 Baboon, Africa



Free spirits

As part of an organisation of like-minded firms, each Abelica Global firm is free to operate in a way that best suits its clients and the location in which it is operating.

When you choose Abelica Global firms, you are choosing partners who will work with you according to your particular circumstances, preferred practices and the environments in which you operate. Using considerable expertise and experience, common sense and in-depth knowledge of local markets, we will help you to adapt to situations as they arise.

Our firms are not stifled by strict, universal practices imposed by a remote head office but are free to choose ways of working and suggest solutions that best suit each client. In all cases, our goal is to work in partnership with clients, to deliver highly customised and effective solutions.

We are equally flexible when it comes to our own internal ways of working. Rather than clinging to outmoded models or legacy systems, our firms continually look for ways to improve working practices to bring more benefits to clients. We adapt to changing regulatory, legislative and business environments as a matter of course. Our ability to master our environments defines who we are, what we do and how we thrive in the challenging waters of consulting and actuarial services.

Individuality, Teamwork, Adaptability, Wisdom, Skill, Creativity and Intelligence. When it comes to global actuarial and consulting services, Abelica Global is the natural choice.



Intelligence

Found all around the world, dolphins are extremely intelligent and social creatures. Generally living in groups, their excellent communication skills and adaptability mean they are able to respond swiftly to whatever comes their way. Free spirits, they are truly masters of their world. Like dolphins, we have the skills to succeed in any waters we choose to swim.

 Dolphin, Worldwide

Global Vision, Local Wisdom

www.abelicaglobal.com

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