



- Did you know? International Pooling is an increasingly attractive opportunity for multinational companies.

- Mazonson, LLC will host an International Pooling Roundtable on 05/22/08. Please call 1-800-531-5211 to reserve seating today!

International Pooling

International Pooling, also known as risk diversification, is available to multinational companies and provides the opportunity to best manage employee benefit plans around the world. To put it plainly, pooling takes the benefit plans of multinational company's subsidiaries from all over the world and places them in an international portfolio. This international portfolio is called a pool, and it is specific for the multinational company. Advantages include risk diversification, information and knowledge sharing, and possible cost savings from the benefit plans. Pooling provides an overview of the company's benefit plans.

For companies offering their international employees group insurance, there is the added value of extra protection against risk. International pooling is an increasingly popular technique that offers many advantages. By pooling the insurance contracts of your multinational group you effectively harness the

end balance is positive, the company receives an international dividend, however, if the balance is negative, the deficit may not roll forward unless they have selected self-retention of pool risks. Pooling is increasingly attractive to multinational companies and carries no more costs than an employer would otherwise spend for



potential of risk spreading, which can lead to cost savings from your global insurance plans. What's better still, if the overall year-

placing such coverage for their employees.

Is Pooling right for you?

Are you a multinational company with a number of international employees in various countries?

Would you like to spread risk by balancing possible losses in one country with profits in another?

Would you benefit from dividends based on your own risk experience? (the lower the total claims, the higher the return!)

Advantages of International Pooling:

- Risk spreading
- International dividends
- Risk retention
- Pooled coverages
- Simplified profit and loss accounting
- Modular solution (choice of amount of risk retained, losses carried forward, etc.)
- Simplified participation
- Coordinated benefits for local subsidiaries
- Select insurance companies as partners



"If you wish to take advantage of multinational pooling, the requirements are simple. It is also worth noting that there are no additional costs in connection with pooling."

Andrew Godfried,
Sales Executive, EBG
Mazonson LLC

Multinational Pooling – Creates Added Value

Multinational pooling is a tool that allows international corporations to spread the risk associated with their employee benefit plans around the world and take advantage of sophisticated cost savings and sharing of in-depth, up to date information.

With Mazonson, LLC, you can tailor your pooling solutions to

your company's exact requirements and risk profile. Whatever options you choose, you can be confident with Mazonson's experienced service professionals and fully updated services profile at both local and international levels.

In addition to International Benefits, Mazonson offers

Group Medical, Group Dental, Group Life and Accidental Death & Dismemberment, Group Disability, On-line Benefits Communications, Business Travel, Accident and Special Risk, Employee Assistance Programs / Wellness, and \$125 Plans.

Thursday, May 22, 2008
Mazonson LLC, to host Roundtable on
International Pooling:

Please plan on attending Mazonson's **Free** International Pooling Roundtable to learn more about International Pooling, the advantages it may offer your organization and more about Mazonson's LLC, International Services for large, medium and small multinational corporations.

For more Information or to confirm your reservation please contact, Mazonson's International Specialist, by phone at 781-224-5700.

