



OneStep[®]

A new direction in
Pan-European employee benefits

A single Europe has long needed a single employee benefit solution.

Alico Corporate Solutions has the answer... **OneStep**.

Until now, companies have had to make separate benefit arrangements for each European country in which they operate.

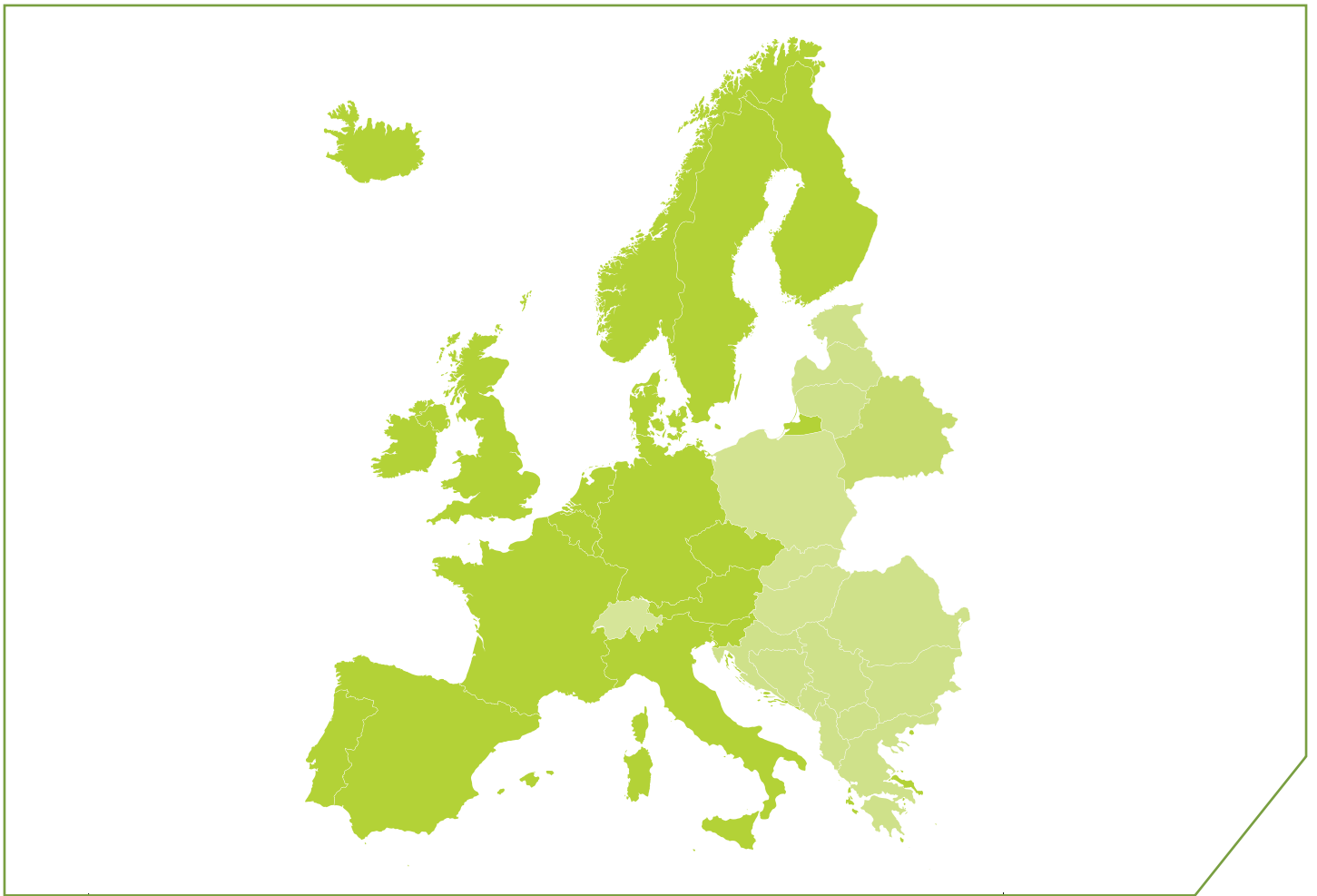
A **OneStep** policy can provide group life term assurance in each European country the company operates in. The policy is administered by a dedicated account contact, meaning the company also benefits from a single point of service for all of its group life term assurance throughout Europe.

OneStep offers highly competitive underwriting terms too, as it considers the total employee population.

So step into the future of Pan-European employee benefits and discover the cost savings, convenience and other advantages of Alico Corporate Solutions and **OneStep**.

Visit:
www.alicolifeinternational.com

or call us on:
+353 (0) 1 4897902



Welcome to **OneStep**

Thank you for your interest in **OneStep**.

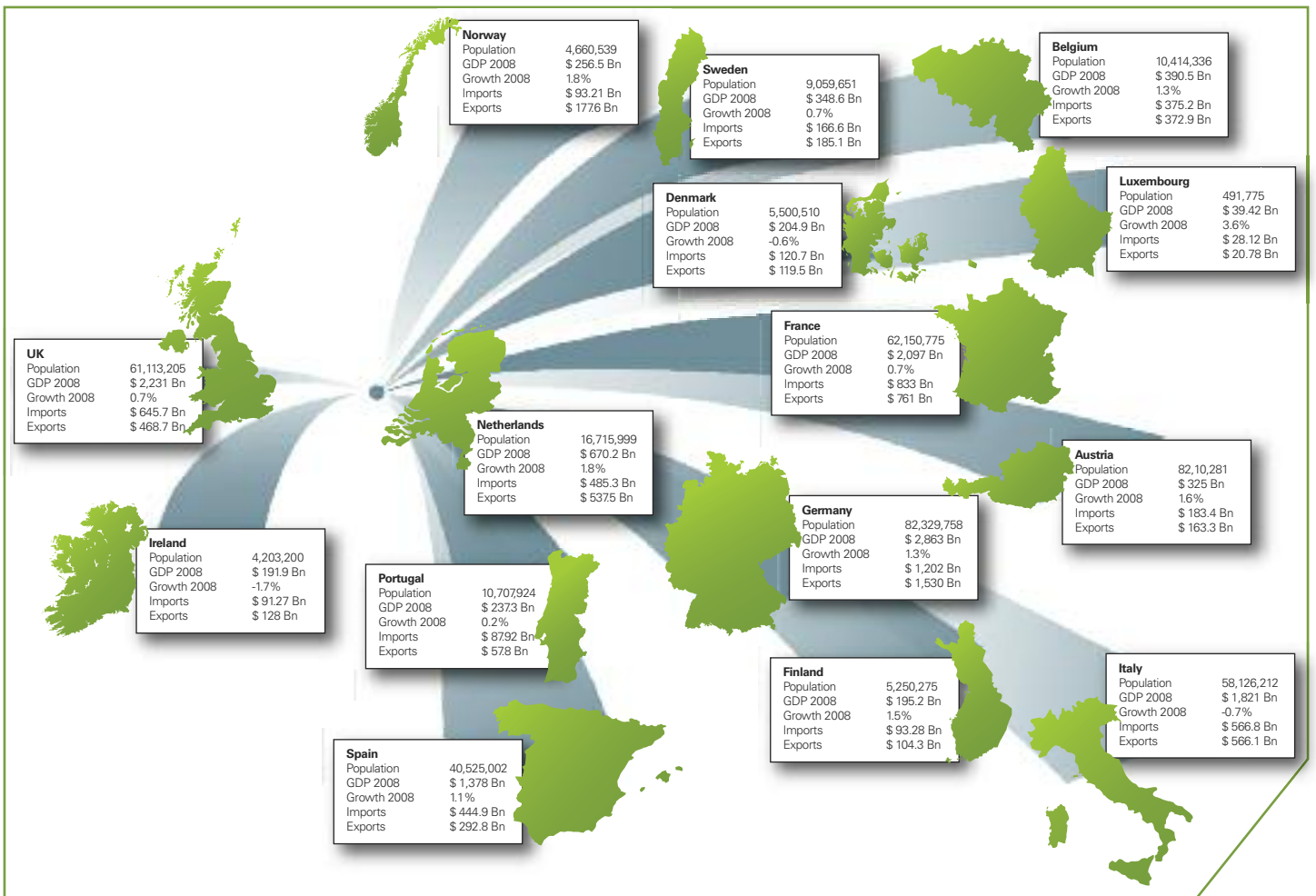
OneStep heralds a new direction in employment benefit provision. It offers a simple, easy and cost-effective way for companies to provide employee benefits to their workforce.

The creation of **OneStep** means an employer can now set up a single policy for group life term assurance, with a single point of contact whenever changes are required or a claim needs to be made. It is therefore ideal for companies already operating across Europe and for those preparing to take their first step into Europe.

It is a big step forward and one I hope you'll be taking soon with Alico Corporate Solutions.

Kevin Thompson
CEO, Alico Life International Limited

Alico Corporate Solutions is a trading name of Alico Life International Limited



Sources
 Define Sources: The figures source: The CIA World Fact Book: <https://www.cia.gov/library/publications/the-world-factbook/>
 Define Values: Population - an estimate July 2009 | GDP - by purchasing power parity est. 2008 | GDP - by real growth rate est. 2008 | Imports - est. 2008 | Exports - est. 2008
 Define Date of Extraction: 26 August 2009

This data forms the basis for the country weights used to generate the World Economic Outlook country group composites for the domestic economy.

Alico Corporate Solutions **OneStep**

One

Provider for your group life term assurance needs across Europe

One

Set of paperwork

One

Contract for the combined workforce

One

Management report

One

Dedicated account contact

One

Business advantage

OneStep is a truly coordinated employee benefits solution for Europe, and can be provided on a stand-alone basis or as part of a captive arrangement or pooling solution.

It is flexible, permitting movement of your clients' employees and their employee benefits within the stated countries free of underwriting. There is also a choice of 6 currencies for premiums and benefits - Euro, GB Pound, US Dollar, Danish Krone, Norwegian Krone or Swedish Krona.

How **OneStep** works

One life assurance contract, with a choice of cover formats

OneStep provides group life term assurance that can cover employees and, where requested, their partners, across 15 European countries – with more European territories expected to follow. Cover can be provided to reflect a different benefit structure in each country, for example:

- A multiple of basic monthly/annual earnings
- A percentage of annual salary
- A predetermined lump sum
- A factor of family or employee status

A limited number of individuals outside these territories (e.g. Expatriates, Third Country Nationals) can also be covered, up to certain limits.

OneStep cover is provided and underwritten by Alico Life International Limited.

Plus free cover

Provided you have a minimum of 25 lives to insure in total, or 5 lives in any one country, we offer the following free cover limits across the total group or per country respectively:

- UK: £15,000 x n (where n is the number of lives in the scheme) subject to a maximum of £1.25m
- Ireland: €20,000 x n subject to a maximum of €1.8m
- All other European countries: €20,000 x n with a maximum of €500,000 (or local currency equivalent)

Note: Alico Corporate Solutions reserves the right to change the formula or minimum/maximum limits depending on the risk factors presented.

All delivered through a dedicated service centre

OneStep provides group life term assurance, which is administered by Alico Corporate Solutions, our employee benefit centre in Dublin.

Policyholders have a dedicated account contact in Dublin to help with all matters, in addition to the support of a highly experienced team, working in the local time zones of the countries where the policyholder operates.

The strength of **OneStep** means we offer language capabilities in 5 European languages: English, German, Italian, French and Spanish. This gives policyholders the ease of doing business in their preferred language.

Automatic coverage transfer for maximum flexibility

If an employee moves from one insured subsidiary to another, there is no need for additional underwriting. Upon notification, we will automatically amend the scheme records to reflect the change.

A range of payment and currency options

With **OneStep**, the policyholder can choose a premium payment frequency that best suits its business, whether it is monthly, quarterly, semi-annually, or annually.

The policyholder can also choose from 6 separate currencies: Euro, GB Pound, US Dollar, Danish Krone, Norwegian Krone or Swedish Krona.

Simple claims process

Claims can be made simply by getting in touch with the policyholder's dedicated account contact. Our claims team will then assess the claim, ensuring all specific local requirements are fulfilled.

Payment is made by electronic transfer in the currency of coverage, as selected under the plan.

The credentials of the people behind **OneStep**

An expert in global benefits...

Alico Corporate Solutions is a trading name of Alico Life International Limited.

Alico Life International Limited is a subsidiary of Alico, a leading international life insurer with a unique heritage of serving customers across the globe for over 85 years.

- Operations in over 50 countries
- Worldwide staff of 12,500
- Top 5 Ranking in 30 markets (Measured by Gross Premium Written)
- 20 million policyholders
- 60,000 agents, brokers and financial institutions

...and a specialist in pan-European Solutions

OneStep cover is provided and underwritten by Alico Life International Limited and not Alico.

OneStep is a creation of the Alico Corporate Solutions dedicated employee benefit centre, set up to develop a comprehensive package of group risk solutions for companies with subsidiaries across Europe.

Step allows our clients to benefit from the freedom to provide services provisions of EU Law. This allows Alico Corporate Solutions to provide group solutions in the named territories, under the supervision of the Central Bank of Ireland.



A team you can trust

Our service centre in Dublin administers **OneStep** for our clients. The team consists of highly experienced and well-trained personnel, with management staff who have extensive employee benefits insurance experience.

OneStep: the future

OneStep already covers 15 European countries – and this is just the beginning.

OneStep's reach is set to expand across Europe, as will the breadth of products we are able to offer through it. We shall also be regularly reviewing and refining our service capabilities to ensure our customers' needs are met.

So choose **OneStep** for your needs today, tomorrow and for many years to come.

Your next step...

Take your first step towards a unified employee benefits solution with **OneStep** and email our sales support team at OneStep@alico.com to arrange a meeting to discuss your needs.

Want to know more

Contact your local branch or visit www.alicolifeinternational.com for any queries relating to Alico Corporate Solutions and its products.

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Alico Corporate Solutions is a trading name of Alico Life International Limited.

Alico Life International Limited is regulated by the Central Bank of Ireland. Alico Life International Limited is a private limited company incorporated in Ireland with registration number 243620 and registered office at '20 on Hatch' Lower Hatch Street, Dublin 2. Directors: Brendan Crowe, John Perham (British), Mike Kirsch (British), Kevin Thompson.