

Minimum lives to offer a local group contract	Minimum lives to offer pooling
12	12
5	5
10	10
3	3
5	5
200	200
10	10 and min. 20k €
5	5
10 (review per case)	50
5	5
5	5
10 (min 2 not family related)	200
3	3
5	5 and min. 20k € Medical only cash benefits
2	35
10	10
3	3
3	3
As of 10 (life) or 30 (medical)	As of 10 (life) or 30 (medical)
10	10
10	10
3	3
3	10
5	5
5	10
1	5
1	10
1	10
10	10
5	-
5	5
5	5
5	5
1	10
20	20
5	20
5	15
3	3
10	10
10	10
3	5
5	20
10	10
5	-
10	10
5	20
12	12
1	1
10	10
1	1
3	50
1	10
5	5
1	10
10	10
2	approximately 65

POOLABLE								
Accident		Disability			Life	Medical	Retirement	Critical illness Dead Disease
Standalone	Rider	STD	LTD	TPD				
A	AR	STD		TPD (accident)	L			G
	AR			TPD (rider)	L	M		G (rider)
	AR			TPD (rider)	L			G (rider)
	AR			TPD (rider)	L			G (rider)
	AR			TPD (rider)	L			G (rider)
A		STD	LTD		L			
					L		R	
A	AR			TPD (rider)	L	M		G (rider)
		STD	LTD		L	M	R	G
	AR			TPD (rider)	L	M		G (rider)
A	AR	STD		TPD (accident)	L			G
A	AR	STD (rider)		TPD (rider)	L			G (rider)
	A	AR	STD	TPD	L			G
	AR		LTD		L			
	AR			TPD	L	M		
A	AR			TPD (rider)	L	M		G
A	AR			TPD (rider)	L	M		G
	AR			TPD (rider)	L	M		G (rider)
	A	AR		TPD	L	M		
A	AR	STD		TPD	L			G
A	AR	STD			L			G
			LTD	TPD	L		R	
	AR			TPD (rider)	L	M		G (rider)
A	AR			TPD	L			G
	AR			TPD	L			
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M		G (rider)
	AR	STD (rider)	LTD (rider)	TPD (rider)	L	M		G (rider)
			LTD		L		R	
	AR			TPD	L			G
A	AR	STD		TPD	L	M		G
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L	M		G (rider)
AR				TPD (rider)	L			



Network Member Capabilities

Country/Region	Network Member (Marketing name)	Primary Contact
New Zealand	Resolution Life Australasia	Smith, Alex
Nigeria	Leadway Assurance Company Ltd	Oduwobi, Omojadesola
North Macedonia	UNIQA Life ad Skopje	Merjemaj , Milena
Norway	Storebrand Livsforsikring AS	Haug, Vigdis
Panama	Sagcor Life Panama	Amoretti, Maximo
Peru	Pacifico Compañia de Seguros	Zelaya, Jorge
Philippines	Etiqua Life	Sotelo , Jing M.
Poland	Allianz	Pryciak, Piotr
Poland	UNIQA	Bednarski, Michal
Portugal	Fidelidade	Louro, Maria João
Portugal	Generali Seguros (Tranquilidade)	Gil Nunes, João
Puerto Rico	Prudential	Ogushwitz , Jesse
Romania	UNIQA Asigurari de Viata S.A.	Sop, Stefan Cristian
Serbia	UNIQA životno osiguranje Beograd a.d.o	Milosevic, Tihimor
Singapore	HSBC Life (Singapore) Pte Ltd	Wee, Lee Lian
Slovakia	UNIQA poisťovňa, a.s.	Katarina Slávičková
South Africa	Sanlam	Khan, Nadeem
Spain	España, S.A. Compañía Nacional de Seguros	Ali Varoucha , Sara
St. Kitts	Sagcor Life Inc.	Vanvieldt, Sean
St. Lucia	Sagcor Life Inc.	Vanvieldt, Sean
St. Vincent	Sagcor Life Inc.	Vanvieldt, Sean
Sweden	SPP	Kvist, Daniel
Switzerland	Baloise Life Ltd	Germann, Edgar
Taiwan	KGI Life Insurance Co., Ltd.	Chang, Jimmy
Thailand	Allianz Ayudhya	Sattienmonkong, Phornchai
Trinidad & Tobago	Sagcor Life Inc.	Vanvieldt, Sean
Tunisia	Star Assurances	Loukil, Mohamed
Turkey	AXA Hayat A.S.	Saygin Erten, Tuğçe
Turkey	AXA Sigorta	Saygin Erten, Tuğçe
U.S.A.	Prudential	Ogushwitz , Jesse
Ukraine	UNIQA Life	Myshonkov, Denys
United Kingdom	BUFA UK	Scott, Stephen
United Kingdom	Canada Life	Jones, Andy
Vietnam	Baoviet Insurance Corporation	Thao, Pham Phuong

Minimum lives to offer a local group contract
10
3
10
2
10
10
10
25
2
3
2 (standard) - 100 (tailored)
100
7
1
3
5
10
5
5
5
1
5
11
5
10
10
25
100
1
50
5
3

Minimum lives to offer pooling
10
3
10 and min. 20k € Medical cash benefits only
10
10
10
25
7
3
2 (standard) - 100 (tailored)
As of 10 (life) or 50 (medical)
100
7
-
3
5
10
5
5
5
10
1
5
11 (if < review per case)
5
10
10
25
100
1
50
20
3

INSURABLE									
Accident		Disability			Life	Medical	Retirement	Critical Illness	Dread Disease
Standalone	Rider	STD	LTD	TPD					
		STD	LTD		L				
A	AR				L	M	R	CI	
A	AR	STD		TPD (accident)	L	M		CI	
A	AR	STD	LTD	TPD	L	M	R	CI	
A	AR			TPD (rider)	L	M	R	CI (rider)	
A	AR			TPD (rider)	L	M	R	CI (rider)	
A	AR			TPD (rider)	L	M		CI	
	AR			TPD (rider)	L		R	CI (rider)	
A	AR	STD		TPD (accident)	L			CI	
A			LTD		L	M	R		
A	AR			TPD (rider)	L	M	R		
A	AR	STD	LTD		L			CI	
A	AR	STD		TPD (accident)	L	M		CI	
A	AR	STD		TPD (accident)	M			CI	
	AR		LTD	TPD (rider)	L	M		CI (rider)	
A	AR	STD		TPD (accident)	L		R	CI	
A	AR	STD	LTD	TPD	L	M	R	CI	
A	AR		LTD	TPD	L		R		
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A			LTD		L	M	R		
A (LHG)		STD (KTG)	LTD		L		R		
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
A	AR	STD		TPD (rider)	L	M	R	CI (rider)	
A	AR	STD	LTD		L	M	R	CI	
A	AR	STD	LTD	TPD	L		R	CI	
						M			
A	AR	STD	LTD		L			CI	
A	AR	STD			L	M	R	CI	
						M			
			LTD		L			CI	
	AR	STD (rider)		TPD (rider)	L	M		CI (rider)	

POOLABLE									
Accident		Disability			Life	Medical	Retirement	Critical Illness	Dread Disease
Standalone	Rider	STD	LTD	TPD					
		STD	LTD		L				
A	AR				L	M		CI	
A	AR	STD		TPD (accident)	L			CI	
			LTD		L		R		
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L			CI (rider)	
A	AR			TPD (rider)	L	M		CI	
	AR			TPD (rider) ^{1,2}	L			CI (rider) ^{1,3,4}	
A	AR	STD		TPD (accident)	L			CI	
			LTD		L				
	AR			TPD (rider)	L	M			
	AR	STD	LTD		L				
A	AR	STD		TPD (accident)	L	M		CI	
			LTD	TPD (rider)	L	M		CI (rider)	
A	AR	STD		TPD (accident)	L			CI	
A	AR	STD	LTD	TPD	L			CI	
	AR		LTD	TPD	L				
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
			LTD				R		
			LTD		L		R		
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
	AR			TPD (rider)	L	M		CI (rider)	
A	AR	STD	LTD		L	M		CI	
A	AR	STD	LTD	TPD	L			CI	
						M			
	AR	STD	LTD		L		R	CI	
						M			
			LTD		L				
	AR	STD (rider)		TPD (rider)	L	M			

Expatriates and TCN Solutions

Global	BUFA Global	Bradley, Mathew
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100

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							M	
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ABBREVIATIONS
A
AR
CI
L
LTD
M
R
STD
TPD