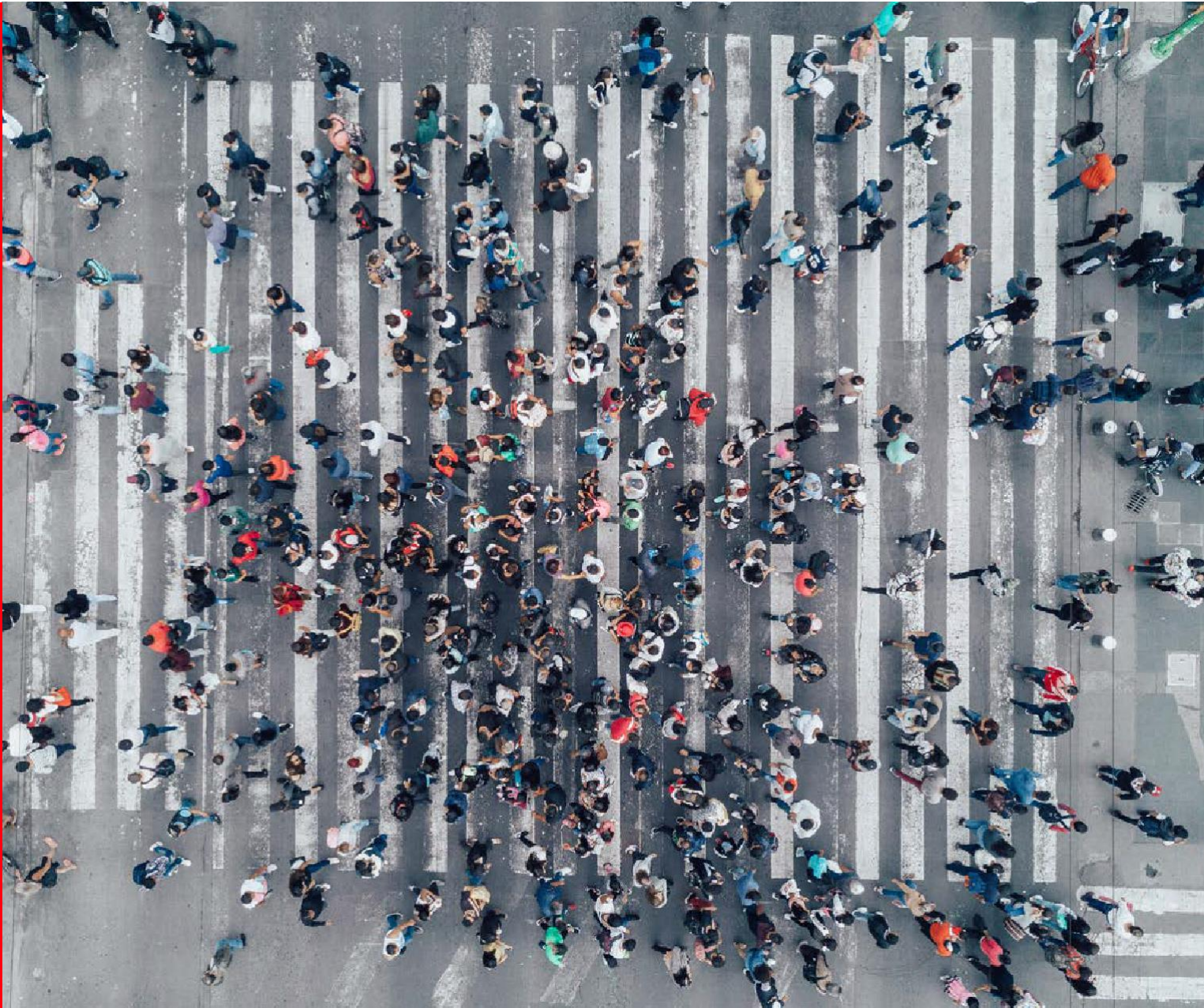


Global Benefits

Country Profiles



With the increased emphasis on globalization, it has become critical for companies to quickly identify and understand country-specific laws regulating employment, compensation and benefits.

Having access to a single source for key areas, such as employment or tax laws, social benefits or other statutory requirements can reduce the time required to get business operations up and running in a country and ensure compliance within an existing country.

Country Profiles are comprehensive reports providing specific information in the following areas:

Labor Environment

- Labor relations
- Collective bargaining
- Major labor and employment laws

Cost of Employment

- Social Security and other social contributions
- Rates by employer and employee
- Earning ceilings

Employment Terms and Conditions

- Employment contracts
- Acquired rights
- Working hours
- Compensation
- Termination
- Required time off
- Privacy laws

Statutory and Employer-Provided Benefits

- Structure
- Types of benefits
- Benefit details

Healthcare System

- Structure and system administration
- Financing
- Prescription drug policy
- Resources and quality of care
- Characteristics of national system

Taxation of Compensation and Benefits

- Resident and non-resident definitions
- Income subject to tax
- Deductibles
- Exemptions and allowances
- Tax rates
- Capital gains tax
- Inheritance and gift tax
- Taxation of benefits

Support for Expatriate Employees

- Visas and documentation requirements
- Social Security
- Taxation



You can purchase Country Profiles separately or receive them as part of a subscription fee to Greater Insight, a benefits inventory and analytics online resource.

Additional Included Subscriptions

In addition to accessing Country Profiles, subscribers will also receive monthly updates via The #GlobalBenefitsBulletin (#GBB), which provides timely legislative updates for over 150 countries. We advise consultation of the #GBB for any legislative changes in the interim between updates to Country Profiles. Our Legal Research Team is also available for specific statutory inquiries.

Pricing

Country Profiles can be purchased via one of the following options:

- Included as part of a Greater Insight Subscription fee for countries included in the platform
- Purchased individually at a cost of \$1,500 per country or \$25,000 for the bundle
- Online subscription fee at a cost of \$25,000

| Americas | | APAC | EMEA | |
|---------------------|---------------------|-------------|----------------|----------------------|
| Antigua and Barbuda | Paraguay | Australia | Algeria | Morocco |
| Argentina | Peru | Brunei | Austria | Netherlands |
| Bahamas | Puerto Rico | China | Bahrain | Nigeria |
| Barbados | Trinidad and Tobago | Hong Kong | Belgium | Norway |
| Bermuda | United States | India | Bulgaria | Oman |
| Bolivia | Uruguay | Indonesia | Cyprus | Poland |
| Brazil | Venezuela* | Japan | Czech Republic | Portugal |
| Canada | | Kazakhstan | Denmark | Qatar |
| Chile | | Malaysia | Egypt | Romania |
| Colombia | | New Zealand | Estonia | Russian Federation* |
| Costa Rica | | Pakistan | Finland | Saudi Arabia |
| Dominican Republic | | Philippines | France | Slovakia |
| Ecuador | | Singapore | Germany | Slovenia |
| El Salvador | | South Korea | Ghana | South Africa |
| Guatemala | | Taiwan | Greece | Spain |
| Honduras | | Thailand | Hungary | Sweden |
| Jamaica | | Vietnam | Ireland | Switzerland |
| Mexico | | | Israel | Turkey |
| Nicaragua | | | Italy | Ukraine |
| Panama | | | Jordan | United Arab Emirates |
| | | | Luxembourg | United Kingdom |

*Updates currently on pause

Country Profile Order Form

We would like to order the online version of the Aon Country Profiles. We understand that Aon will invoice us USD 25,000 per year to access the profiles for all of the countries listed for up to 50 users. The time frame for this 12-month subscription will be from (_____ month/year) through (_____ month/year).

USD 1,500 for single profile (specify country(ies)) _____

User Information

| | First Name | Last Name | Email Address |
|---|------------|-----------|---------------|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |
| 9 | | | |

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Name _____

Title _____

Company _____

Address _____

City/State/Province _____

Zip/Postal Code _____ Country _____

Telephone Number _____ Email Address _____

Signature _____

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Access and Security

Users accept responsibility for the confidentiality and use of user-identification numbers and passwords that permit them access to and use of the Country Profiles. Users accept responsibility for all requests placed through their user-identification numbers and passwords, and all requests received by Aon bearing their user-identification numbers and passwords will be deemed to have been received from, and with the authorization of, their company.

Users agree to notify Aon immediately if they become aware of any: (i) loss, theft, or unauthorized use of their user-identification numbers and/or passwords; or (ii) failure by users to receive an electronic message (through the Country Profiles) that a comment or request for additional information has been received by Aon through the Country Profiles; or (iii) receipt of written confirmation or electronic message of a request or communication that users did not place, or any similarly inaccurate or conflicting report or information concerning the users’ use of the Country Profiles.

Fees

The fees for use of the Country Profiles are as specified in About Aon Country Profiles. Interest at nine percent (9%) per annum will accrue on and after the due date for the fees until payment is received by Aon.

In addition to the fees, the users’ company is responsible for any and all taxes, however designated, that are levied or based on these Terms of Use, on the fees specified in About Aon Country Profiles or the usage of the Country Profiles, except taxes based on the net income of Aon.

Subscriber may request services in addition to those provided in conjunction with the Country Profiles (e.g., consulting, special research for direct project work, etc.) and such additional services may be provided by Aon, at its option, for fees to be negotiated by Aon and the users’ company.

Representations

The Country Profiles are provided “as is.” Neither Aon nor the Data Providers promise that the Country Profiles will operate without interruption or that the Country Profiles or the Information will be error free. All warranties and representations of any kind are hereby disclaimed, including warranties of merchantability and fitness for a particular purpose. Although the Information provided through the Country Profiles is gathered from reliable sources, its accuracy, completeness, and reliability cannot be guaranteed. Aon will use reasonable efforts to provide users with updated Information as available.

Users understand and agree that the Information may change on a regular basis. Neither Aon nor any Data Providers will have responsibility for the currency, accuracy, completeness, or reliability of the Information provided through the Country Profiles.

Delays

Aon will not be in breach of these Terms of Use, nor be responsible for damages, arising out of delays due to causes beyond its reasonable control, such as: acts of God; acts of any government authority; war or other hostility; fire or other loss of facilities; power failures; strikes or labor disputes; failure of electronic or mechanical equipment or communication lines, telephone, or other interconnect or communication method interruptions; acts of Data Providers or third-party software.

Limitation of Liability

In no event shall Aon and/or the Data Providers be liable for any direct, indirect, general, incidental, consequential, or special damages (including but not limited to loss of profits) that result from: the use of the Country Profiles or the Information contained in it, delay in use of the Country Profiles, or loss of use of the Country Profiles or the Information contained in it; or any loss resulting from unauthorized access to the Country Profiles.

Users agree that Aon's sole responsibility under the Terms of Use is to the users and their company and the users and their company will indemnify and hold Aon and Data Providers harmless from and against any and all claims, losses, liability, costs, and expenses (including but not limited to attorneys' fees) arising from or relating to the users' use of the Country Profiles, the Information, and/or the users' violation of these Terms of Use or any third party's rights (including but not limited to copyright, trademark, trade secret, and other proprietary rights).

Term and Termination

The term of access to the Country Profiles will begin on the date on which users are emailed their user identifications and passwords and will end at midnight of the day preceding the anniversary date of this email ("Term"). Approximately 30 days prior to the end of the Term, Aon will provide a renewal order form should you wish to renew your subscription.

Access may terminate: 1) if the users' company fails to remit payment in a timely manner and does not make such payment within ten (10) days after notice that the payment is overdue; 2) immediately after notice from Aon if the users or their company materially breach any of the other Terms of Use; or 3) if the users' company becomes insolvent or becomes a party to any bankruptcy or receivership proceeding or any similar action affecting the affairs or property of the company.

Moreover, Aon may, in its discretion, terminate or suspend access to and/or use of the Country Profiles with or without cause, for any reason or no reason, without explanation and without notice (including, without limitation, blocking users from certain IP addresses). These rights of termination are in addition to all other rights and remedies available to Aon under these Terms of Use or by law.

Upon termination of access, all unpaid charges, if any, are immediately due and payable, and all materials relating to the access must be returned to Aon.

Notices

Any notice to be provided will be effective on the date of receipt and must be provided in writing to the addresses specified below by facsimile, overnight delivery service, certified or registered mail, or email.



About Aon

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