



YOUR GLOBAL
PARTNER,
DELIVERING
LOCALLY.



● **MetLife** and **AXA** in partnership

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Our vision

We play a vital role in the delivery of health and financial security to workers and their families, wherever they are.

We strive to be the most trusted, collaborative and innovative partner, providing data-driven, sustainable solutions, enabling multinational organisations to shape their local benefits offering.



HELPING
300+ MULTINATIONAL
EMPLOYERS
DELIVER BENEFITS TO OVER
6 MILLION
EMPLOYEES WORLDWIDE



Who are we?

Co-founded by MetLife and AXA, MAXIS Global Benefits Network (MAXIS GBN) is a leading international employee benefits network, delivering world-class employee benefits perspectives and solutions for global multinationals.

Our size, strength and stability set us apart, but our real point of difference is our people. Our global team works in close collaboration with our network of local insurers (members) and consultant partners to help 300+ multinational employers deliver employee benefits to over 6.5 million employees worldwide, while meeting their strategic business goals.



MetLife and AXA partner and begin operations as MAXIS GBN



MetLife acquires ALICO and expands MAXIS GBN network and capabilities



MAXIS GBN becomes a joint venture between MetLife and AXA



We move into our new headquarters in London



MAXIS celebrates its 20th anniversary combining the agility of a new enterprise with two decades of market experience



MAXIS is seen as a leader for digital innovation, health and wellness and thought leadership.



MAXIS is a leading and innovative global benefits network

The changing world of EB

Technology and flexibility are reshaping future of employee benefits.

“Change is the only constant in life”¹ Greek philosopher Heraclitus is widely credited to have coined the popular phrase back in 500BC, yet it's probably more true now than ever before. Technology has revolutionised the way modern society functions, making it possible to be connected with almost anyone in the world within a matter of seconds, no matter where you are.

The last decade has also been transformative in the world of global employee benefits (EB), as traditional work patterns have changed, the gig economy has boomed and we've dealt with a pandemic. All of this has left workers expecting more from their benefits. And, as in every aspect of life, new technology is opening a whole world of possibilities in the benefits space and helping employers respond to some of the challenges they're facing.

By embracing both technology and flexibility, multinational employers can provide effective benefits programmes that fit the changing needs of their people and ensure they attract and retain the talent they need to grow and develop their businesses.

¹ Anon, Ancient.eu https://www.ancient.eu/Heraclitus_of_Ephesos/ (sourced November 2019)



Our network

As a multinational employer you want to offer the very best care for your employees worldwide while meeting your strategic goals. That's where the MAXIS network can help.

By working with us, your regional offices will be able to partner with top local insurers who can offer compliant solutions that also meet the specific cultural demands of your employees.



Extensive coverage

We cover over 6 million employees through nearly 140 local insurers in over 120 markets around the world.



Experience

We help over 300 multinational clients manage their global employee benefits programmes.



Global approach

We offer innovative and streamlined solutions to align global and local priorities, helping to reduce costs, and achieve economies of scale.



Local expertise

Our local insurers are recognised as leaders in their markets. MAXIS clients can benefit from their extensive knowledge of the local market and competitive landscape.



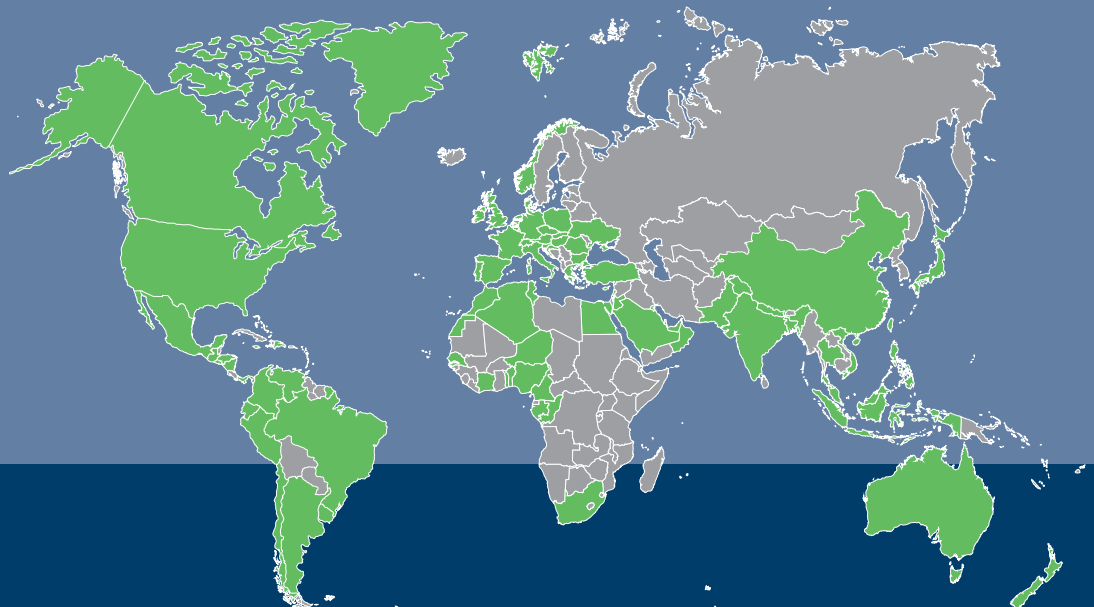
Trusted partner

We provide a single point of contact in our dynamic three-tier account management structure: global, regional and local.

140
LOCAL
INSURERS
(MEMBERS)

120
MARKETS

We offer a variety of global benefits solutions and services for multinational employers. Alongside our global offering, our members can also support you and your regional offices with local solutions.



180+

POOLS

75+

CAPTIVES

25+

GPDS



Our solutions

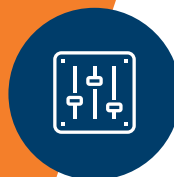
MAXIS Global Preferred Data Solution provides you with comprehensive financial data analysis of your local policies as an annual stand-alone service, at no extra cost.



MAXIS Global Pool Solution enables you to achieve stronger global governance and execute your global employee benefits strategy. You can receive pool payments/dividends on an annual basis depending on the performance of your pool.



MAXIS Global Captive Solution helps you set up new employee benefits captive programmes or get the most out of your risk benefits financing. Reported on quarterly.



MAXIS Mobility Solutions help meet the diverse benefits needs of your globally mobile employees and can be integrated into your existing global programme.



MAXIS Global Wellness is powered by several years of global health data analytics and provides you with the tools you need to address your healthcare cost drivers across multiple markets.





Improving employee health and delivering a positive impact on your bottom line

With healthcare costs rising consistently above the rate of inflation, we know how important it is for you to understand your biggest medical cost drivers and how to address them. Our two-step approach helps you do just that.

Step 1: Diagnostic Analytical solutions

- Identifies cost drivers, trends, and areas of greatest financial changes
- Available in over 35 markets
- Rolling 12-month analyses with year over year changes
- A suite of four annual reports: Paid Claim, Country Benchmark, Population Health & Risk Stratification and Incurred Claims.

Step 2: Prescriptive Global wellness solutions

- Our network of local insurers provide wellness programmes in their local market. These services are detailed in our Wellness Capabilities Grid.
- MAXIS Global Wellness complements these programmes and enables you to tackle your cost drivers by giving you access to:
 - health and wellness toolkits – topic specific, educational campaigns designed to help you implement a programme of wellness awareness and education to employees worldwide, effectively driving global-to-local health management strategies.
 - our wellness technology marketplace – carefully selected third party suppliers of digital wellness solutions that can be managed globally.



We're always looking ahead trying to anticipate your future needs and are developing sophisticated reporting tools that help deliver effective medical risk and healthcare management.

How do we deliver?

We are committed to playing a central and significant role in the transformation of employee benefits. We work closely and collaboratively with our partners along the supply chain to ensure we deliver the services that your employees deserve and that help you meet your strategic goals.

Global HQ

Through our teams based in our London headquarters, we offer:

- overall global relationship and account management
- proactive management of your global programme
- underwriting, reporting and reinsurance support.

Regional business

We are organised into four regions, with offices in each, in order to:

- provide a holistic view of your group employee benefits
- assist you in driving and aligning your group employee benefits philosophy
- provide updates on local trends.

Local team

Our teams are structured to ensure we are able to offer you:

- local insights into market practices and costs
- local operational functions and services
- a dedicated multinational specialist per country.



What makes us different?

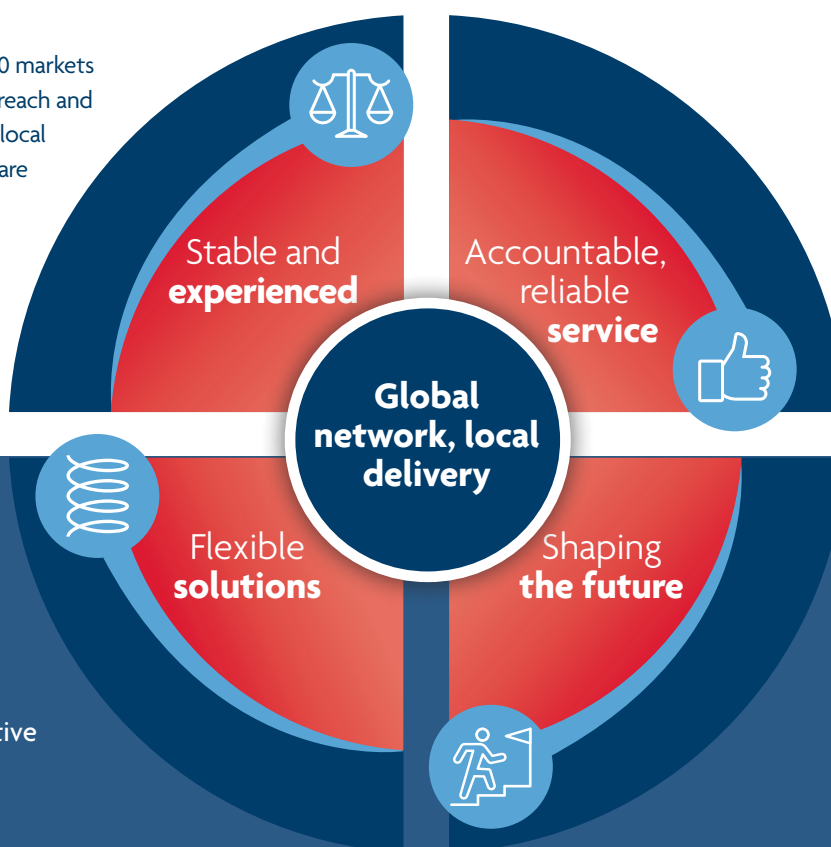
Backed by strength, built on global expertise

Our strength, our network

We are backed by two of the world's largest and most trusted insurers: MetLife and AXA. Their support means that more than 60% of our local insurers are owned by our parent companies, covering over 80% of total premium, a significantly higher share than any other global benefits network.

Our network – nearly 140 member insurers in over 120 markets worldwide, offers a powerful combination of global reach and local market expertise. Their in-depth knowledge of local competitive and regulatory landscapes means many are recognised as leaders in their markets.

These member insurers are fully embedded into our network and the strength of our relationship with them allows a fast exchange of information while offering high levels of customer service.



We offer additional services²

- **Personalised and secure access to our OneClient portal includes:**
 - your MAXIS GBN reports and interactive dashboards
 - account documentation
 - access to global and local underwriting capabilities
 - market and regulatory information with Axco Country Benefit Profiles³
 - key contact information.
- **Published original research and whitepapers provide a deeper perspective on issues, delivered through our monthly newsletter.**

² Not all services are available to all clients

³ Axco Insurance Information Services Limited, A Wilmington Company.

Our people

Our team

While MetLife and AXA have been working together successfully since 1998 the formal MAXIS GBN joint venture and London Headquarters are more recent.

From a single London based employee in 2016, the business now employs over 160² people based in 8 locations around the world. Our staff come from over 30 countries and speak many languages, reflecting the international nature of both our clients and our network.

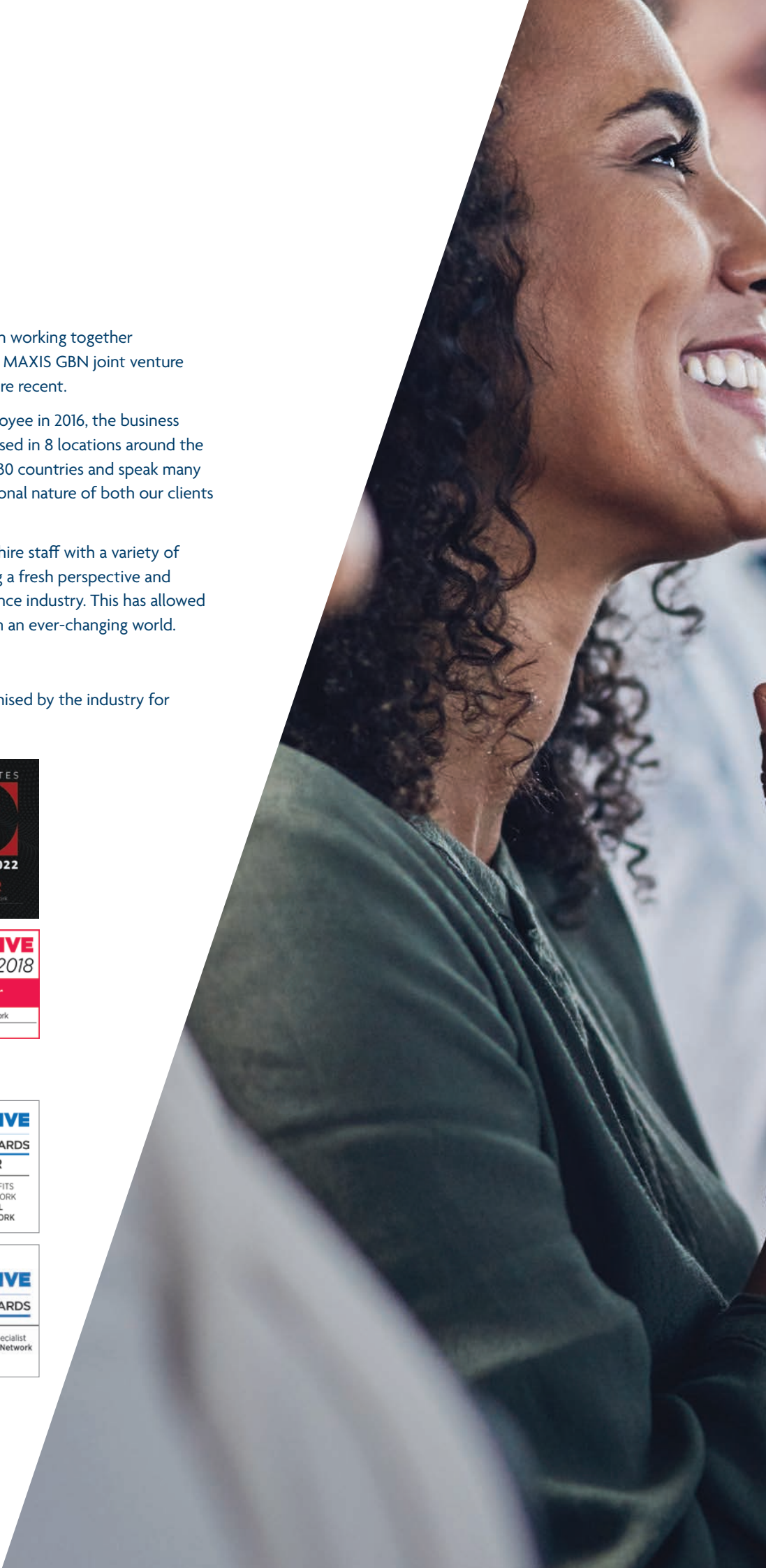
From the beginning, we chose to hire staff with a variety of professional backgrounds bringing a fresh perspective and expertise from outside the insurance industry. This has allowed us to be creative and innovative in an ever-changing world.

Global recognition

We have been consistently recognised by the industry for our expertise.



2 includes all permanent, contract and temporary staff





Our values

Our values are very important to us, it's what makes us MAXIS GBN.

Who is MAXIS?

MAXIS Global Benefits Network is a long-term partnership between two of the world's largest insurers, AXA and MetLife.

But, who are we really?

We're MAXIS, we're young, we're energetic and we're innovative.

What do we do?

We bring global clients, local insurers and consultants together through our global network.

Why do we do this?

We help multinationals effectively manage their employee benefits programmes and achieve their strategic goals.

What's our ambition?

To be the first choice global benefits network.

How do we make this happen?

We take ownership, we believe in accountability.

We're a global team, we're collaborative.

We craft solutions, we're creative.

When we work and live by our values – we can all be winners

Working to make a positive impact with MAXIS for Good

Acting responsibly, ethically and sustainably is a top priority for all of us, at all times. Our MAXIS for Good initiative documents how Corporate Social Responsibility (CSR) underpins our everyday activities at MAXIS GBN. This initiative is made up of three pillars encompassing seven core areas: **Community, People, Conduct & Ethics, Clients & Solutions, Suppliers & Partners, MAXIS Network, and Environment.**



Our core areas' missions



Community

We care about society and we aim to improve people's lives. We put great focus on diversity, equity, and inclusion as well prioritising people's health and wellbeing as part of our core values.

As an international business, we partner with both local and global charities through fundraising events and active donations.



People

We put employee engagement at the heart of our business, recognising that our people are the reason for our success. We have created a culture of empowerment, built on values that foster diversity and equal opportunities for all.

We encourage and enable both professional and personal development through mentoring, training and internal mobility.



Conduct & ethics

We make every effort to adhere to the highest possible standards of conduct in order to maintain the trust of our stakeholders: colleagues, clients, shareholders, regulators or suppliers.

Our policies, including our Business Code of Conduct, are designed to set standards for how we do business and work with each other, our clients, and our business partners.



Client & solutions

We aim to place our clients and solutions at the centre of everything we do. We take into account the environmental, ethical and economic aspects of all our operations.

We strive to forge sustainable relationships with our clients that stand the test of time. We ensure that we maintain regulatory compliance in all our operations including a rigorous KYC process.



Suppliers & partners

We strive to ensure that all employees involved in procurement activities act in the most ethical, socially responsible, and environmental manner subject to legal and economic considerations.

As part of our procurement process, we aspire to work with suppliers that are aligned with our imperative of fair and ethical behaviour.



MAXIS Network

Almost 60% of our local insurers are AXA and MetLife companies and follow world-leading global group policies with additional local community activities. Our independent members also subscribe to far-reaching and forward-looking practices covering sustainability, inclusion & diversity, education, regulation, commerce and more.



Environment

We are committed to integrating sustainability into our business practices and minimising the impact we have on the environment around us through our buildings and infrastructures, the reduction of paper consumption, pollution and waste.





● For more information about how we can support your business, please contact your local MAXIS GBN representative or visit us online at maxis-gbn.com.

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Not all services are available from all MAXIS member insurance companies or to all clients. The services are subject to local market practices, and compliance with all applicable legal and regulatory requirements.

If you have any questions in relation to this document or otherwise, please contact marketing@maxis-gbn.com

The MAXIS Global Benefits Network ("Network") is a network of locally licensed MAXIS member insurance companies ("Members") founded by AXA France Vie, Paris, France ("AXA") and Metropolitan Life Insurance Company, New York, NY ("MLIC"). MAXIS GBN S.A.S, a Private Limited Company with a share capital of €4,650,000, registered with ORIAS under number 16000513, and with its registered office at 313, Terrasses de l'Arche – 92727 Nanterre Cedex, France, is an insurance and reinsurance intermediary that promotes the Network. MAXIS GBN S.A.S is jointly owned by affiliates of AXA and MLIC and does not issue policies or provide insurance; such activities are carried out by the Members. MAXIS GBN S.A.S operates in the UK through its UK establishment with its registered address at 1st Floor, The Monument Building, 11 Monument Street, London EC3R 8AF, Establishment Number BR018216 and in other European countries on a services basis. MAXIS GBN S.A.S operates in the U.S. through MAXIS Insurance Brokerage Services, Inc., with its registered office located in New York, USA, a New York licensed insurance broker. MLIC is the only Member licensed to transact insurance business in New York. The other Members are not licensed or authorised to do business in New York and the policies and contracts they issue have not been approved by the New York Superintendent of Financial Services, are not protected by the New York state guaranty fund, and are not subject to all of the laws of New York. MAR01457/0824