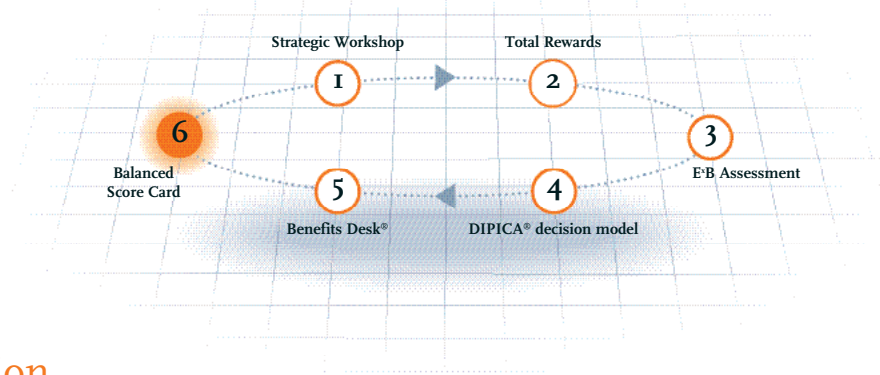


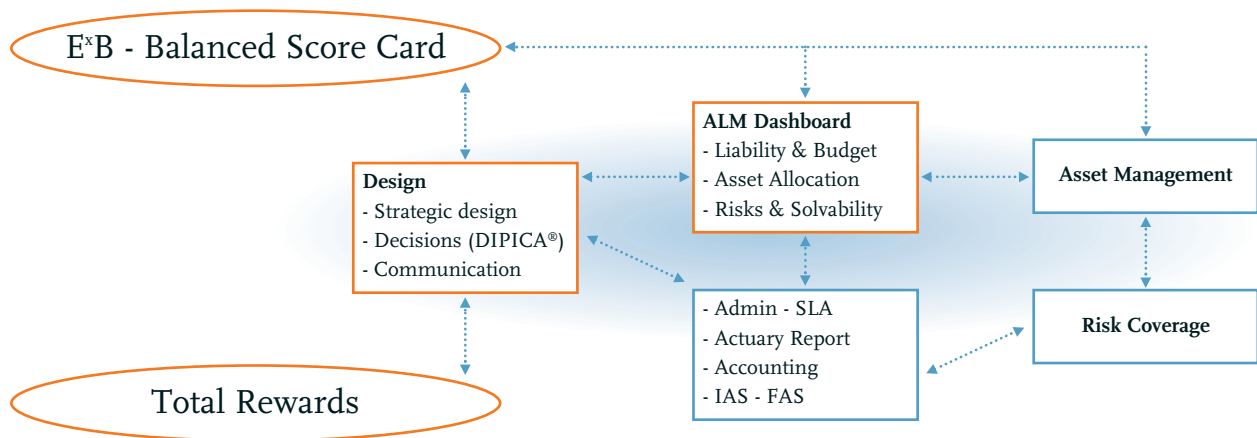
E^xB Balanced Score Card



Description

A permanent overview of the running benefits program

The E^xB Balanced Score Card is the report portal for your running benefits program. It gives you a unique overview of all elements of the plan, including the conceptual design, the asset management and the strategic allocation, the liability and the required budget.



All this information can be updated monthly, and is permanently available on an electronic platform. Here, all company users can access data on the company as a whole or on specific individuals, restricted to their appropriate level (CEO, HR manager...).

A yearly assessment report will accordingly concentrate on the following themes:

- Budget review (client)
- Review of costs and output (management fee provider)
- Provider Performance overview
- Control of the SLA's

Vision

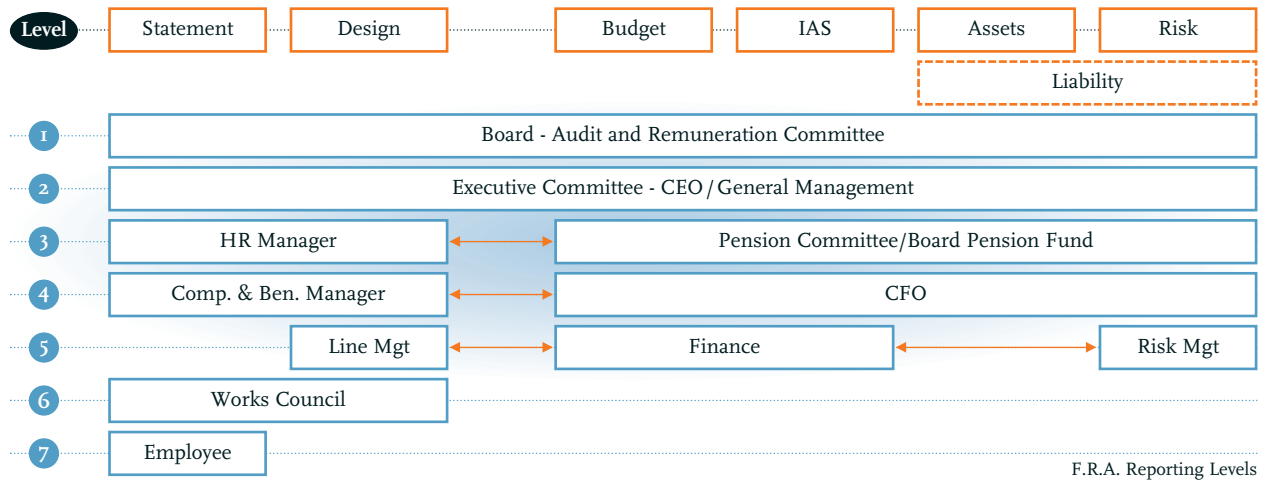
Remain in control

In a rapidly changing business environment you can't expect decisions to be everlasting. The situation will transform, the company will evolve and the prospects might change overnight. And just as a pilot needs a positioning system to keep his flying route, you'll need extensive report resources to evaluate your benefits program:

- Is everything functioning as planned? Does reality match design?
- Have your perspectives on the future changed?
- How are all elements of the financial structure (assets, budget, risks, solvability, liability) taken care of, and are all these elements tuned to each other?
- Do new elements (changes in resources, company structure, mergers...) invoke changes in the design or in the assets available?

The E^xB Balanced Score Card presents the route (Design) as well as the positioning system (ALM Dashboard) so you can decide at all times to adjust or rectify the benefits program. You don't need to fly blind. With the F.R.A. E^xB Balanced Score Card, you're always in control.

E^xB Balanced Score Card



Approach

Constantly in touch, from detail to overview

Since the F.R.A. Excellence Benefits Architecture involves all levels of the company structure – during the design as well as the control phase – F.R.A. constantly also gathers information on all these levels. This gives the Board and the Executive Committee an excellent tool for making company decisions.

Elements of the report

1 Company

All information relevant to the complete Benefit Architecture is summarized in a first section. This gives the committee all necessary basic information within reach.

2 Demography

The E^xB Balance Score Card gives you an overview of all personnel mutations and the present demographic composition of your work force. You'll get statistical information on all benefits in relation to salary, gender, marital status, age and seniority, stating all implications of the observations.

3 Personal information

At this stage you get an in depth approach of all your employees, highlighting specific individuals whose situation may require further attention.

4 The Balanced Score Card

This section gives you an overview of all assets, liabilities and financial instruments underlying the complete benefit plan. It reports what budget you need now and will need in the future, how the assets are allocated, and how all liability, risk and solvability issues are managed. In this way you can harmonize your liabilities, deposits and financial results.

5 Assessment and design

When the need to adjust the benefits occurs, the F.R.A. Excellence Benefits Architects® will build new hypotheses, assess all its advantages, drawbacks and consequences and design a new plan that better fits the situation at hand. This section will address this issue, displaying all necessary information to decide whether or not to apply changes.

Prepared for an uncertain future

All these elements are presented in their present condition as well as they will be in a possible future scenario. This scenario will be adjusted according to the global financial situation, your own prospects and local market analysis provided by your Asset Management partner. These scenarios make it possible to take proactive decisions in an ever-changing business environment, reducing risks and financial strain to the absolute minimum, and constantly anticipating future solvability issues.