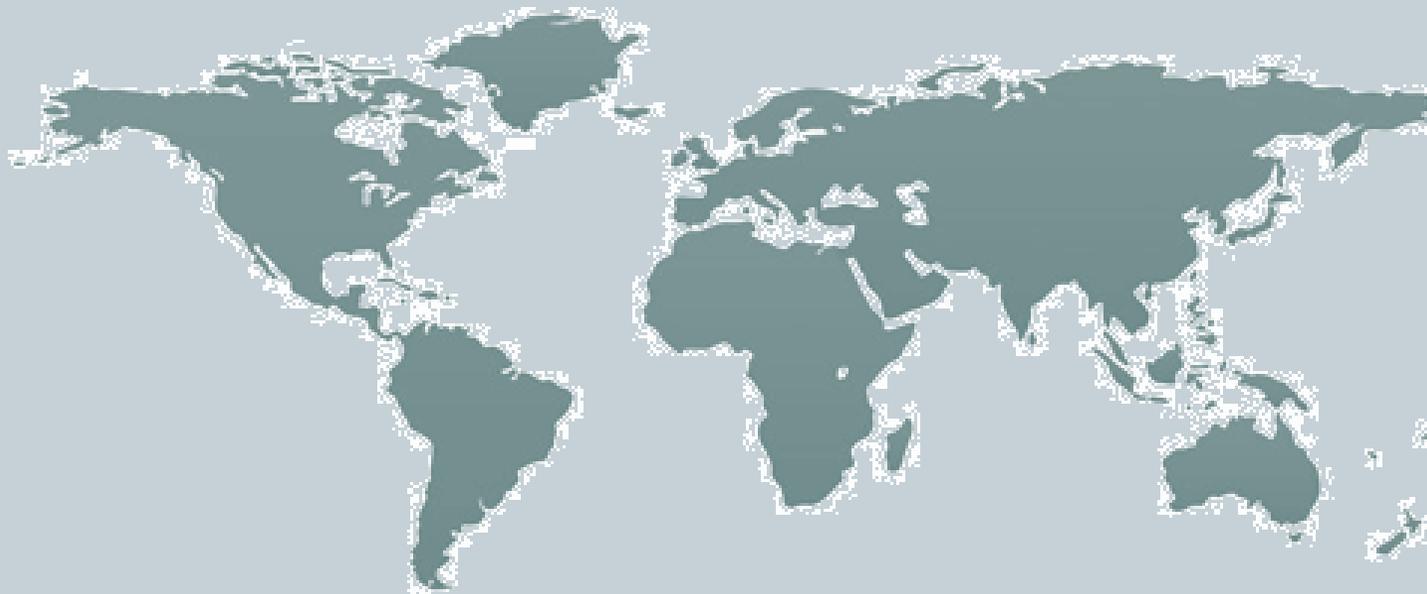


International Actuarial Consulting

– Americas, Asia-Pacific, South Asia and the Gulf



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The Alliance

In today's global economy, actuarial and financial advices aligned with business objectives at corporate level and across local boundaries are crucial. GBC and Numerica combine their unique and complementary set of skills to provide in-depth knowledge and experience both at international and local levels and to provide value-added actuarial and consulting services to multinational corporations in the corridor of the Americas, Asia Pacific, South Asia and the Gulf.

Both firms are under leadership of individuals who have long and in-depth experience in all aspects of Insurance, Actuarial, Pension & Benefits and Social Security enabling consulting and advice in a holistic framework which makes a difference to the profits and values of the client.

Both firms believe that West and East joining hands makes the value proposition more global than otherwise and is a fit in the current global economic landscape.

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Service Offerings

Pension, Employee Benefits and Social Security

Financial Reporting:

- Pensions and Other Employee Benefits – CICA 3461, FAS 87/106, IAS 19, FRS 17, AS15 (revised, 2005)
- Employee Stock Options – CICA 3870, IFRS 2, FAS 123R

Funding and statutory valuations:

- Funding advice
- Compliance and government filings

Advisory:

- Financial due diligence during Corporate Transactions
- Due diligence reports including review of S&PA
- Scheme design or redesign
- Trust formation and trustee training
- Assistance in the selection of pension & benefit providers

Investment:

- Asset-Liability management of pension schemes
- Investment performance measurement

Social Security Programs:

Advice on funding, contribution and financial viability

Other Services

- Insurance consulting – Life and Non-Life
- Business intelligence and marketing analytics
- Risk analytics
- Executive Compensation consulting including valuation of Employee Stock Options

Our scope is clearly communicated and agreed upon at the onset of each engagement. We aim to provide value added services at reasonable fees based on actual time spent and without overhead expenses



Denis Plouffe, FSA; FCIA; CCP

President – Global Benefit Consulting

Denis has acquired over 20 years of experience as a consulting actuary in the field of retirement, benefits and compensation with some of the most prestigious international consulting firms. In the first 10 years of his career, he worked on Canadian pension and benefit projects. Over the last 15 years, he focused his expertise and network in Global HR and employee benefits, being based from 1996 to 2004 in Metro New York. Then, in 2004, he moved back to Montréal, in his home province of Quebec, while still serving clients on both sides of the border and around the world. Denis founded GBC Global Benefit Consulting early in 2008 and he focuses on providing local and international actuarial and consulting services to Corporations from leadership teams to broad based employee schemes.

Denis provides actuarial services on pension plans for various corporations. He also performs due diligence and offers assistance in integration planning related to employee benefits during corporate mergers and acquisitions, divestitures, leveraged buyouts and IPO's on a domestic and international basis. He also advises clients on pension and benefit issues during litigations and reorganizations.

He has been participating in post Sarbanes Oxley initiatives, providing assistance to clients and their auditors on complex accounting issues as well as consulting on plan redesign and GAAP conversions in various territories. He provides regular advice to multinational corporations through their finance, HR and governance functions on pensions and employee benefits consulting, regulatory compliance and key controls under Canadian GAAP, US GAAP and International Financial Reporting Standard (IFRS).

He also implement and manage executive pension programs such as Individual Pension Plans (IPP`s) and Retirement Compensation Arrangements (RCA`s) for Canadian Executives and Business Owners and he consults for clients on employee benefits and pension matters in Canada and in many foreign countries.

Denis is a Fellow of the Canadian Institute of Actuaries, a Fellow of the Society of Actuaries, a member of the International Actuarial Association, a member of the Caribbean Actuarial Association and a Certified Compensation Professional under WorldatWork.

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Liyaquat Khan, FIA; FIAI; FASB; FIII

Chairman – Numerica Quantitative Services

After a long career of over forty (40) years of experience ranging from Consulting, Management to Board responsibilities, in India, the UK, Mauritius and Oman in the Gulf and covering all aspects of pension, employee benefits and insurance, Liyaquat founded the firm Numerica where he is holding, as the chairman, responsibilities for consulting deliverables of pension, benefits, life and non-life insurance projects with specific responsibilities for professional, technical and quality compliances.

Liyaquat served as reviewing actuary to the Indian Government Employee's Pension Schemes actuarial report, he held various leadership positions in life insurance companies (being CEO and serving on the Board of Directors). He was also advisor in the private sector banking and in the general insurance industry. From 2000 to 2003, he worked as non-Executive Director of an Indian group and in 2001, he took the responsibility as Project Head/CEO of a Life Insurance start up. Concurrently over the same period, Liyaquat prepared project reports for new life insurance start up for three business groups in Oman. Aside from serving as Director on the Board of two Life Insurance companies where he was their CEO, he has been on the Board of number of Indian companies as "nominee" Director for LIC of India during the period that he served LIC.

From April 2004 through December 2006, he was vice-chairman, chief actuary and head of the benefits practice for Watson Wyatt Pvt. Ltd, a wholly owned entity of Watson Wyatt Worldwide. From January 2007 to June 2009, he acted as head of the Global Actuarial Function in Kolkata, India an entity of HSBC group, carrying out actuarial functions of Life Insurance companies within HSBC group from the UK, Malta and Ireland.

Liyaquat is on the Executive Committee of International Association of Consulting Actuaries (IACA), a Section of the International Actuarial Association (IAA) and Chair of its Member Services & Development Committee, besides being a Member of the Governing Committee of the Actuaries Without Borders (AWB), a Section of the IAA. He was President for four years of the Institute of Actuaries of India over 2000 to 2005 and then concurrently served on the Governing Council of the International Actuarial Association (IAA).

Liyaquat is a fellow of the Institute of Actuaries, London, Institute of Actuaries of India, Actuarial Society of Bangladesh and Insurance Institute of India.

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