

YOUR GLOBAL PARTNER, DELIVERING LOCALLY.



MetLife and AXA in partnership

Our vision

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

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



HELPING 250+ MULTINATIONAL EMPLOYERS DELIVER BENEFITS TO OVER 4 A 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 250+ multinational employers deliver employee benefits to over 4.4 million employees worldwide, while meeting their strategic business goals.







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 it's 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.

The changing world of EB

The future of work and the changing face of employee benefits.

"Change is the only constant in life" 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.

Technological advancements have already had a huge impact on the way both companies and individual employees work, and the incredible pace of change only looks set to continue, especially in light of the COVID-19 global pandemic. These trends will be hugely important for human resources (HR), employee benefits (EB) and risk professionals, shaping both the employee benefits of the future and how they are delivered.

By providing effective EB programmes that fit the changing needs of employees, employers can ensure they attract and retain the people 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 4.4 million employees through nearly 140 local insurers in over 120 markets around the world.



Experience

We help over 250 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+ 50+
POOLS CAPTIVES

10+ 10+ 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 Risk Solution leverages centralised decision-making and reinsurance to secure better terms and conditions and is reported annually.

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 quarterl



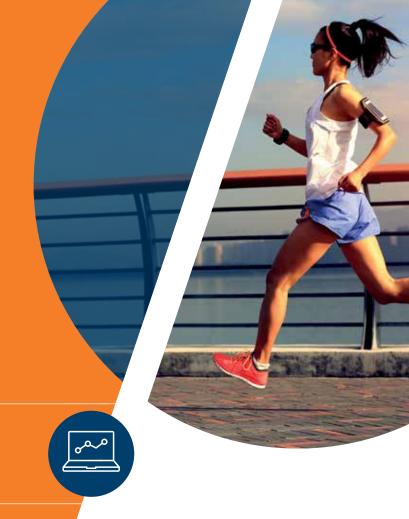




MAXIS Mobility Solutions help meet the diverse benefits needs of your globally mobile employees and can be integrated into your existing global programme.



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 30 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:
 - MAXIS WIT (Wellness Intelligence Tool) a state-of-the-art analytics tool that helps our captive clients calculate the potential costsavings they could make by implementing targeted wellness campaigns.
 - 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-tolocal 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.

Stable and experienced Service Global network, local delivery Flexible solutions Shaping the future

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
 - MAXIS WIT (Welness Intelligence Tool)
 - 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 Viewpoint+ newsletter.

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 almost 130 people based in 12 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.



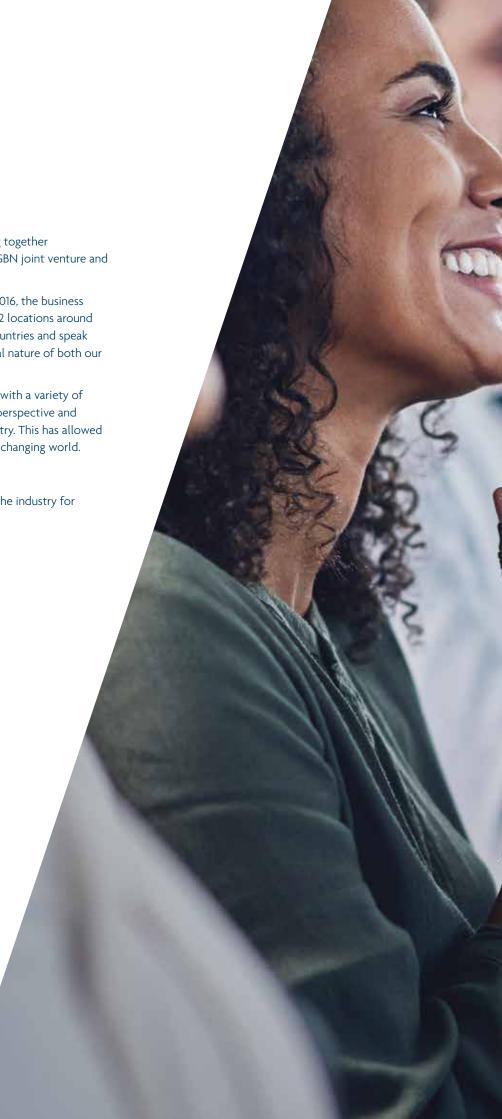
















For more information about how we can support your business, please contact your local MAXIS GBN representative or visit us online at maxis-gbn.com.

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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, 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 − 92 727 Nanterre Cedex, France, is an insurance and reinsurance intermediary that promotes the Network. MAXIS GBN 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 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 operates in the U.S. through MetLife Insurance Brokerage, Inc., with its address at 200 Park Avenue, NY, NY, 10166, a NY licensed insurance broker. MLIC is the only Member licensed to transact insurance business in NY. The other Members are not licensed or authorised to do business in NY and the policies and contracts they issue have not been approved by the NY Superintendent of Financial Services, are not protected by the NY state guaranty fund, and are not subject to all of the laws of NY. MAR00599 02/21