



BenTrack

**Trust the tool used by the world's largest multinationals
to govern global benefits and compensation**

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by the world's largest
multinationals —
including six of the
Fortune 20 — to govern
global benefits and
compensation programs.



BenTrack

Introduced in 1996 as the first online tool to manage benefits and compensation data across global operations, BenTrack has set the market standard. It enables multinationals to effectively govern their pensions, medical and dental coverage, death and disability benefits, termination and severance provisions, and much more.

BenTrack is flexible enough to handle the complexity of any organization — regardless of the number of employees, countries or plans. Over 7,000 users seamlessly and securely access their own company's data, covering more than 97,000 benefit plans.

By centralizing plan data, BenTrack can help improve information flow and enable consistent and appropriate decision making. Users can share information — in real time — and react quickly to changing regulatory requirements. BenTrack is specifically designed to help:

- Support compliance and control on a global and local level
- Identify opportunities for cost containment and consolidation
- Increase collaboration between local managers and corporate functions
- Ensure plan consistency across countries and business units
- Assess market competitiveness of benefits and perquisites
- Conduct efficient and effective due diligence during the pre- and post-deal stages of mergers and acquisitions



BenTrack Positively Affects Every Level of Your Organization

Level	Value
Global Firm	<ul style="list-style-type: none"> • More efficient global governance and risk management • Reduced global compensation and benefit plan costs • Improved consistency by aligning plans with global strategy • Streamlined merger and acquisition process • Increased collaboration with local managers and corporate functions
HR	<ul style="list-style-type: none"> • Reduced analytical time and effort in managing global compensation and benefit plans • Improved assessment of employee benefit competitiveness • Increased awareness with up-to-date information • Reduced training time and costs
Finance	<ul style="list-style-type: none"> • Improved assessment of financial risks • Reduced analytical time and cost associated with financial consolidation
Employees	<ul style="list-style-type: none"> • Faster responses from HR about employee benefits, especially with cross-border transfers • Better assessment by HR of employee benefit competitiveness in local market

Why BenTrack?

Through a comprehensive set of features, BenTrack helps you effectively manage your benefit and compensation plans around the world.

Central Data Repository

BenTrack allows you to store and control all of your plan data — covering data for multiple countries, subsidiaries or divisions, and employee groups — in a central repository. This includes benefit plan descriptions, employee census data, investment information, funding information, contact information, and FAS 87, FAS 106, FRS 17 and IAS 19 accounting records. Historical financial data such as pension accounting costs, insurance premiums or plan contributions can also be maintained. The system lets you attach and store additional plan documents such as detailed plan rules, graphs and presentations.

Flexible and Intuitive Data Management

Your BenTrack system will map to your corporate structure and can be tailored to meet your unique data management and reporting needs. BenTrack offers administrators the flexibility to:

- Enter content and characters in languages other than English for each plan template and help screen
- Rename, require or hide fields and add up to five user-defined fields on each plan template

Administrators can also more easily communicate with and update users via customized messages and system-generated alerts.

With a modern look and feel, BenTrack is intuitive to navigate. It includes right-click functionality, an updated menu format and a customizable corporate-tree structure. A keyword search for plan data and document titles also makes finding information easy.

Governance Tools

With BenTrack's governance templates and process documentation, users can monitor plan change proposals and approvals as well as plan amendments, adoptions and terminations. And audit trail capabilities offer administrators better oversight and control.

Comprehensive Multinational Pooling Templates

Companies managing existing pools or in a multinational pooling bidding process will benefit from BenTrack's comprehensive pooling templates. Our templates help control costs by enabling users to more easily align pool modifications to the global pooling strategy. You can capture and analyze data

on your multinational pooling arrangements using BenTrack's pooled coverage report, high-level and detailed dashboards, and expansion planner.

Market Data and Country-Specific Alerts

The system is a valuable reference tool that contains summaries of social security arrangements and mandatory/discretionary company practices in more than 50 countries for all types of benefits. BenTrack users can also access country-specific alerts about legislation changes or compliance risks.

Robust Reporting Tools

BenTrack's sophisticated reporting facility includes query by fields, report saving and plan comparisons. Filters can be applied to retrieve specific data and produce side-by-side analysis of benefit and compensation plans in place in your different business units across territories. Side-by-side comparisons are particularly helpful after a merger or acquisition to help you understand the plans your company inherited and devise a consistent approach for moving forward.

You can also:

- View a matrix of plan data for each country of operation (with the ability to click through to the data templates)
- Run multinational pooling reports
- Include both plan descriptions and financial information in reports, and report financial costs over time
- Download all reports and templates to PDF, Microsoft Word or Excel for further analysis and manipulation

Online Collaboration

Other systems do not offer BenTrack's level of collaboration, information and access. BenTrack is accessed through Towers Watson's OnePlace — our global collaboration portal. OnePlace uses a single sign-on to access Towers Watson's integrated suite of benefit tools.

High-Tech Security

Our rigorous security controls ensure your data are protected. Each client database is stored on our central server and secured through standard SSL encryption. The system is backed up regularly.

Administrators control your users' levels of access. Access rights can range from unrestricted to restrictions implemented by region, country, legal entity, employee group and individual plan. You can also control which users have access to financial and other proprietary data.



With Towers Watson's BenTrack, you can mitigate risk and improve program effectiveness. The powerful web-based tool helps you actively manage costs, maintain consistency and assess the competitiveness of your employee benefits. To support the changing needs of our clients, we continually invest in improving BenTrack. Our latest version offers even more functionality and greater flexibility to meet your unique global, regional and local needs.

Other Tools in the BenTrack Suite

Towers Watson offers a suite of BenTrack modules that builds on the tool to help you manage your international employee benefit programs in a way that is unique to your organization's circumstances. For instance, if your organization is looking to expand into one or two new markets, we suggest BenTrack Country Manager. For organizations taking an active role in managing their multinational pools, you may consider BenTrack Pooling Manager.

Please ask your Towers Watson consultant for more information about these tools, or request a brochure.

More information is available at www.towerswatson.com/bentrack

User Support

The system's help support can be customized by administrators (to include company-specific guidance and foreign languages, for example). In addition, online training and user manuals are accessible in BenTrack. Various levels of technical support are also available.

For More Information

Contact your local Towers Watson consultant, or our experts:

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www.towerswatson.com/bentrack

Latest Features

As our clients' needs change, BenTrack changes to meet them. The latest version offers many valuable new features, including:

- A fresh look and feel with intuitive navigation
- More administrator flexibility with:
 - User-defined symbols, languages and field naming
 - Group permission settings
 - Ability to send messages
- Improved repository and warehouse functionality to store additional plan information
- Specialized governance tools, templates and checklists
- Customizable templates for multinational pooling
- Access to market data for more than 50 countries and the latest global news alerts
- Robust reporting tools that allow query by fields and side-by-side analysis
- Increased online collaboration via Towers Watson's OnePlace portal



About Towers Watson

Towers Watson is a leading global professional services company that helps organizations improve performance through effective people, risk and financial management. With 14,000 associates around the world, we offer solutions in the areas of employee benefits, talent management, rewards, and risk and capital management.