

# *The New Employee Benefits Deal*

**Benefit Programmes for the Employer of Choice that**

**drive business results**



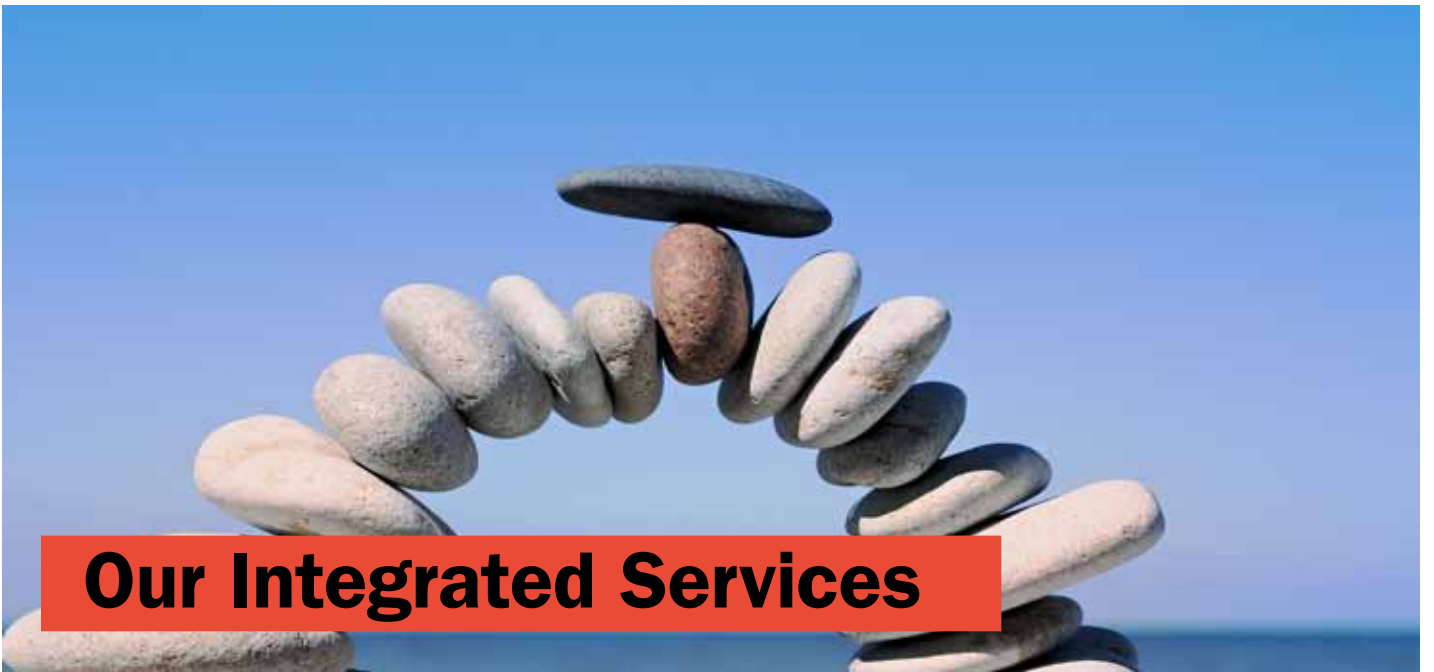
# Success in Business

## Requires the right perspective

Robust financial markets, globalisation, consolidation, demanding global schedules, dynamic human capital scenarios, improving productivity, reducing costs, increasing governance and risk management, rising healthcare costs, changing employee demography, diverse employee needs; it's challenging to bring the right perspective to bear on the employment deal.

Well designed benefit programs that drive business goals and meet employee needs create a win-win scenario. Working with leading global businesses, Towers Watson has a track record of continually delivering integrated, flexible reward programmes that allow our clients to take their employment proposition to another level.





# Our Integrated Services

## Intelligence

Our databases span nearly 100 countries; representing more than 27,000 organisations that provide valuable information on more than 8 million employees worldwide.

Gathering intelligence on market competitiveness and employee perceptions of your total rewards programme enhances your ability to attract, retain, and promote a high performing workforce.

- Market Data
- Customised Surveys
- Total Rewards and Benefits Benchmarking
- Research and Analysis
- Valuation
- Cost Projections
- Feasibility Study
- Program Review
- Vendor Review

## Insight

Through our experience and innovative thinking we create unique effective solutions for your complex business needs

Successful total rewards programmes balance the alignment with business strategy and employee needs — so you can offer benefits that give you a competitive edge while meeting the diverse needs of your employees.

- Benefit Program Design
- Retirement Plan Design
- Health and Wellness Program Design
- Flexible Benefits Program Design
- Harmonisation of Benefits
- Total Rewards Statements
- Communication Strategy
- Vendor Selection

## Impact

We are one of the largest providers of benefit outsourcing services. Our benefit outsourcing solutions support more than 6 million employees

The right outcome of your rewards programme from a business perspective rests to a large degree on managing the impact on the people, processes and systems.

- Employee Communication
- Benefit Plan Administration
- Health & Wellness Administration
- Total Rewards Statement Administration
- Technology Solutions
- Vendor Management
- Post Implementation Periodic Review

**Project Management**

**Change Management**

# Towers Watson's integrated solutions.

## Retirement

We combine expertise in retirement and investment consulting to support both organisations and trustees worldwide in designing, managing, administering and communicating all types of retirement plans.

## Health and Group Benefits

We provide advice on the strategy, design, financing, delivery, ongoing management and communication of health and group benefit programs.

We work closely with organisations to develop corporate wellness strategy and programmes that help control healthcare costs while keeping employees healthy and productive.

## Technology and Administration Solutions

We are a global leader of benefits outsourcing solutions with a focus on providing high-quality administration, state of the art software and an exceptional call center experience.

## International Consulting

With the largest team in the industry focused on managing multinational challenges, we help you manage your people, risk and financial issues consistently across borders and cultures.

## Mergers and Acquisitions

We help organisations across all industries evaluate and address their people-related costs, risks and challenges of corporate transactions, from target evaluation to due diligence around risks, assets and liabilities through to full integration and harmonisation.

We advise on a range of critical pre-deal and post-deal employee and organisational issues. Our deep knowledge and experience in benefits mean that we can help you with merger-related pension and healthcare issues – two areas that, if not handled well, can add unnecessary and unanticipated transaction costs.

## Total Rewards and Benefits Plan Design

We seamlessly combine intelligence gathering, our market-leading tools, research and data, experience and technical expertise to design and deliver employee benefit programmes that meet your business goals and the diverse needs of your employees.

## Communication

We offer a range of integrated services and tools that will maximise the effectiveness of your communication. Services include research, communication strategy, communication delivery, change management and online solutions.





## Why Towers Watson?

At Towers Watson, we bring together professionals from around the world – experts in their area of specialisation – to deliver the perspectives that give your organisation a clear path forward. In the Asia-Pacific region, we have been in business for more than 30 years and have consultants and actuaries fluent in local languages in major cities.

### End-to-end service offerings tailored to client needs

Towers Watson is a full-service consulting company, providing a comprehensive array of services in the areas of benefits, talent and rewards, and risk and financial services.

Many clients retain Towers Watson for a broad spectrum of services to gain the benefits that come from a deep consulting relationship. Others use our services selectively to meet specific business needs. However you prefer to work with a consultant, Towers Watson's flexible clients-first approach can work for you.

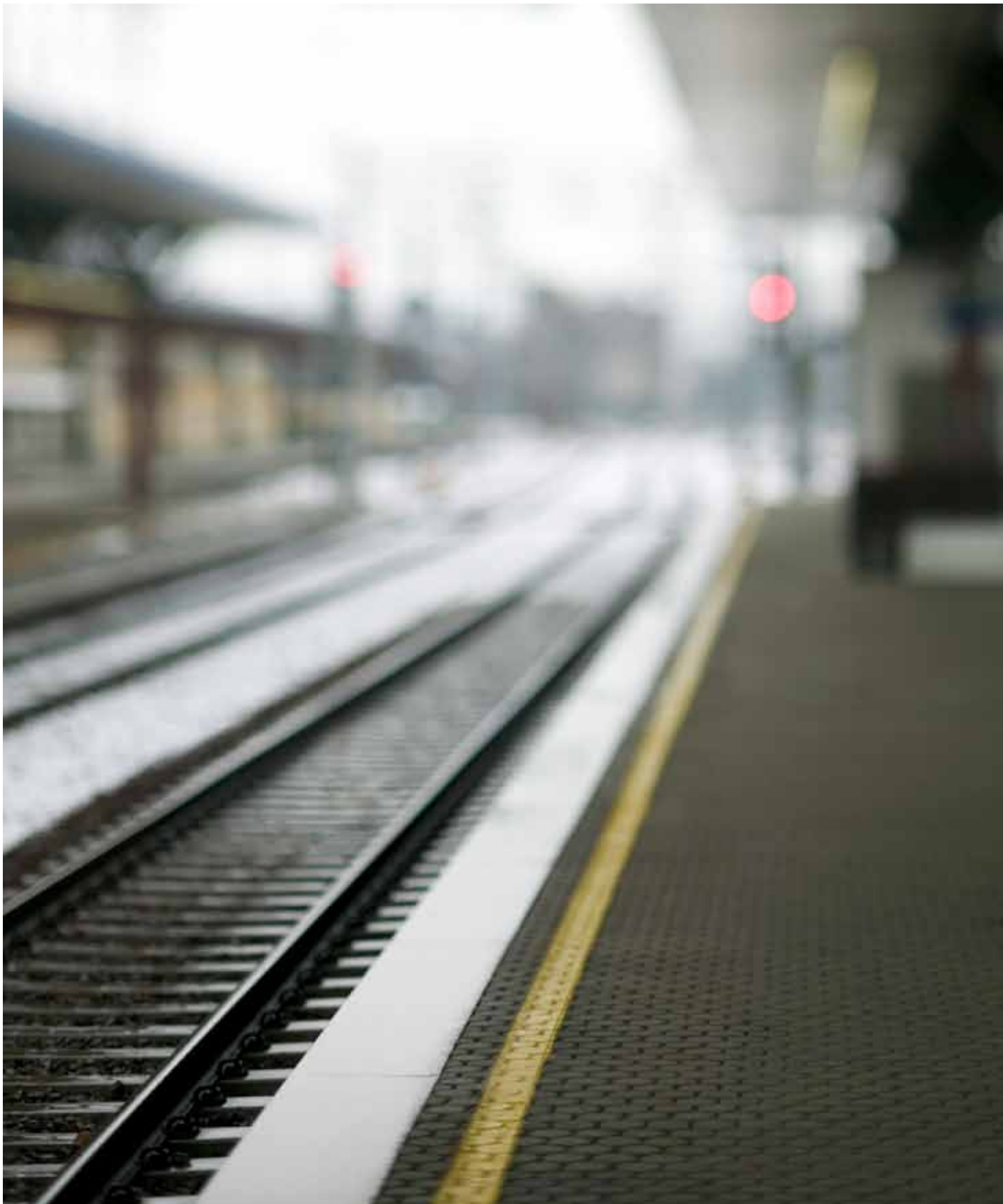
**Towers Watson was the first major professional services company approved to serve pension funds in Japan and to open an office in China.**

### Experienced consultants, global access and local execution

We offer global based expertise for every project and, regardless of location, assemble the team with the right knowledge and experience. We work with leading organisations across multiple industry sectors in the Asia-Pacific region to establish benefits and rewards programs. Additionally we have client relationships, many spanning decades, in the United States and in Europe whose experienced consultants support our extensive resources in Asia-Pacific

### Innovative thinking, state-of-the-art tools and practical solutions to client problems

Our size and extensive resources enables Towers Watson to make significant investments in our clients, including investments in new tools and approaches to meet emerging client needs. Towers Watson has helped clients develop and implement benefit programs around the world since 1878. We understand the unique elements that drive benefit design. We know the solutions that are most effective and can tap into our significant base and best practices.



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• Ho Chi Minh City

## About Towers Watson

Towers Watson is a leading global professional services company that helps organisations 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.

## Further Information

For further information on Benefits Solutions, please contact our local office, or email to [BenefitsSolutionsAP@towerswatson.com](mailto:BenefitsSolutionsAP@towerswatson.com)

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