

Prudential Zurich Global Benefit Solutions

Employee benefits for worldwide locations and unique situations.



Prudential Group Insurance, a business of Prudential Financial, Inc. (Prudential), and Zurich American Life Insurance Company, a part of Zurich Insurance Group (Zurich), have created a referral program to help U.S. multinational companies meet their local, international, and expatriate employee benefits needs. If you are searching for solutions that address these challenges, Prudential and Zurich are ready to deliver results.

Creating Global Benefit Solutions with First Class Delivery

This program brings together two of the most respected employee benefits providers in the world, with Prudential's strength in the United States complementing Zurich's strength internationally. By mobilizing and leveraging our combined capabilities, we use the power of teamwork to help deliver consistently exceptional service to our clients anywhere in the world in the most efficient and cost-effective way possible.

Since 1875, The Prudential Insurance Company of America has been synonymous with helping people achieve financial security and peace of mind.* Prudential is well-known for the breadth of products and services we provide both domestically and abroad. Prudential Financial is No. 2 in Fortune® magazine's 2013 World's Most Admired Companies ranking in the Insurance: Life, Health category (March 18, 2013).

Founded in 1872, Zurich serves customers in more than 170 countries and is one of the world's largest insurance groups. Delivering when it matters is the promise of Zurich's brand and the reason Zurich is recognized as a global leader. Moreover, with a history of strong profitability, Zurich has the confidence to look ahead to new growth opportunities, tempered by the understanding that market leadership is earned one customer at a time.

Value-Added Services and Capabilities

The main objective of Prudential Zurich Global Benefit Solutions is to provide global clients with local and international benefit programs that fit together and strive to create a seamless environment in line with clients' local and international objectives. Prudential Zurich Global Benefit Solutions offer clients the following value-added services and capabilities:

- A single point of access for clients and their intermediaries; the handling of the international risk will be coordinated directly between Prudential and Zurich.
- Zurich and Prudential will seek to match terms and conditions in their customers' current employee benefits programs, if required and where possible.

*www.prudential.com

- Pricing generated independently by each company utilizing knowledge and awareness of the global markets.
- Products available through this program, where possible, include group term life (basic, voluntary, dependent), AD&D, long-term disability insurance, emergency evacuation, and expatriate pension plans.
- Leading-edge technology.

Local Presence, Regional Capabilities, Global Solutions

By working together, Prudential and Zurich are able to deliver the best global options to meet an employer's needs. We both have the financial stability, experience, and global reach to meet the employee benefit needs of international organizations of all types. Our products and capabilities are complementary and ideally suited for the unique needs and demands of our clients and their employees.

Neither Prudential nor Zurich is a selling agent, broker or producer of the other, neither has the authority to bind coverage on behalf of the other, and each is solely responsible for the contents and accuracy of its responses. Any combined response shall not constitute an offer or solicitation by either company on behalf of the other. The insurance coverage(s) described herein is/are subject to the independent contractual terms and conditions of each of Prudential and Zurich and is not contingent upon the acceptance or purchase of coverage(s) from both.

Group Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Contract Series: 83500.

Group Insurance coverages provided by Zurich in the United States are underwritten and issued in all states except New York by Zurich American Life Insurance Company, an Illinois domestic insurance company with a registered home address of 1400 American Lane, Schaumburg, IL 60196. In New York, group insurance coverages are issued by Zurich American Life Insurance Company of New York, a New York domestic life insurance company located at its registered home address of One Liberty Plaza, 165 Broadway, New York, NY 10006. Certain products, contract terms and services may not be available in all states or may vary by state.

Insurance product obligations are the sole responsibility of each issuing company. Only the assets of the local issuing insurance company are available to meet its obligations for the performance of its products.

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