

INTERNATIONAL INSURANCE **BROKERAGE**

GLOBAL RISKS
DEMAND GLOBAL
INSURANCE SOLUTIONS

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ARE YOU GOING GLOBAL?

With more and more companies and individuals working across national boundaries and employees becoming increasingly mobile, the need for an effective global insurance brokerage is even more important today. An expatriate assignment is a huge investment for an expatriate employee and their employer. As an expatriate, life takes you beyond boundaries to exciting and unique places, therefore you require an international insurance brokerage, which can understand your unique needs. This is even more important for a multinational organization that employs expatriate employees around the world. If you or your company is going global, it is vital to consult an international insurance specialist firm.



***DISCOVERY IS SEEING THE SAME THING AS
EVERYONE ELSE AND THINKING SOMETHING
DIFFERENT.***

Albert Szent-Gyorgyi



ABOUT EXPAT FINANCIAL

Expat Financial® has become a leader in providing international insurance products for individual expatriates and their employers around the world. Expat Financial offers international health insurance, dental, evacuation, life and disability plans from global insurance companies and has become a leader in sourcing international insurance plans for individual expatriates and their employers around the world. We make it our business to understand your business, as well as the unique needs of your global employees.

ABOUT TFG GLOBAL

Expat Financial® is the expatriate insurance division of TFG Global Insurance Solutions Ltd., a specialist international insurance brokerage firm with clients around the world. TFG Global, which still has domestic insurance clients that it serves, was approached by one of its domestic clients in the 1990s and tasked to obtain coverage for employees operating in a war torn country in Africa. We soon realized that more and more companies and individuals across the globe required an international insurance specialist firm to source global insurance plans. We are a leader in providing special risk insurance plans to individuals and companies operating in high risk zones such as Afghanistan and Iraq. Our dynamic organization has developed strong ties with key insurers around the globe and has valued relationships with clients with one to thousands of employees. We are a Lloyds appointed agent and member of Advocis, the Canadian insurance planning association.

SERVICE & SUPPORT

We work with clients to develop lasting partnerships with them for insurance and risk services. We have real expertise in our chosen fields and aim to provide our clients with risk solutions to meet their unique requirements. Through innovation and a personal approach to service, we are a valued partner, working daily to provide quality solutions and products to clients operating in different regions, time zones and in high risk regions.

WORLD-CLASS SOLUTIONS

Navigating the global insurance arena can be very challenging for both individual expatriates and their employers. Our firm has partnered with global insurance providers around the globe which can provide world class insurance solutions for our clients. It is these global insurance contacts and our ability to find solutions for our clients that really sets us apart from domestic focused consultants and brokers with limited experience in global insurance.



RISK SOLUTIONS

At TFG Global we are accountable to you the client, not the insurer. We are an independent brokerage firm that can work on a brokerage or consulting basis. We are compensated by the insurer that you choose and do not charge a fee to the client unless we are working on a consulting basis.

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*ONLY THOSE WHO WILL RISK GOING
TOO FAR CAN POSSIBLY FIND OUT
HOW FAR ONE CAN GO.*

T. S. ELIOT

WHY CHOOSE EXPAT FINANCIAL & TFG GLOBAL



OUR EXPERIENCE

We provide global insurance solutions to individual expatriates and their employers around the world. Our extensive experience and knowledge of the regions that our clients operate in enables us to develop cutting edge insurance solutions to meet our client's needs. For example, we handle clients working in the highest risk regions in the world – such as Afghanistan and Iraq. We have even worked with government agencies to source insurance coverage for some of their employees. We not only pride ourselves in our experience, but also our market intelligence and understanding of issues faced by clients facing difficult coverage needs. We listen to our clients and offer a range of expertise that allows us to bring the right solutions and services at a competitive price.



GLOBAL INSURANCE CONTACTS

Unlike many domestic brokers, we have contacts with the largest global insurance companies in North America and Europe. We provide an extensive insurance product range for our global clients.



PERSONAL SERVICE

Our dedicated staff that can work with your organization in any time zone. With TFG Global, you are not getting a 9 to 5 operation because our clients require a level of service and dedication that can't be exceeded by a conglomerate. With TFG Global, you are getting personal service with a human touch. We travel the world to meet with clients and use available technology to stay connected. Our clients also rely on us to help them with difficult claims and any insurance company service issues. We are your international insurance advocate.



INDEPENDENCE

As an independent insurance brokerage, our firm is accountable to you the client. We represent a multitude of international insurance companies around the world. We are able to work with clients on a consulting fee basis or we can operate on a brokerage basis where TFG Global is compensated by the insurer you choose. Our large client basis allows us to negotiate lower premiums for our clients at inception and at renewal.



IT PAYS TO WORK WITH A SPECIALIST

When you need heart surgery, you see a heart surgeon. When you have an international tax problem, you talk to a global tax specialist. Thus if your organization requires international insurance, it's vital to work with a global insurance brokerage firm such as TFG Global.



It was 9:30 pm at night and our office received a call from an expat employer that their employee had been injured in a suicide bomb attack in Afghanistan. TFG Global helped facilitate the claim process with the Lloyds of London and the assistance company. The employee was transferred to a hospital and made a full recovery.



OUR CLIENTS ARE GLOBAL

Expat Financial proudly works in collaboration with a diverse range of clients around the world in many diverse regions, industries & sectors, including but not limited to:

- ▶ Multinational Organizations & Corporations
- ▶ Non-Governmental Organizations (NGOs)
- ▶ Governments
- ▶ Embassies and Consulates
- ▶ Global Security Companies
- ▶ International Schools & Universities
- ▶ Relief & Humanitarian Organizations
- ▶ Resource & Development Companies, including Mining and Petroleum Industry
- ▶ Individual Expatriates & Some Local Nationals



INTERNATIONAL INSURANCE SERVICES AND PRODUCTS

TFG Global and its expatriate division Expat Financial are able to source a variety of international insurance solutions for individual expatriates and their employers around much of the world. We help people navigate through the international marketplace while offering excellent service. We provide global insurance solutions that enhance a client's value proposition and monetize risks through our unique partnerships and global insurance contacts.



WE OFFER AN ARRAY OF INTERNATIONAL INSURANCE SOLUTIONS:

- ▶ International Health Insurance
- ▶ International Life Insurance
- ▶ Expatriate Disability Insurance
- ▶ Special Risk Insurance
- ▶ International Group Insurance
- ▶ Global Travel Insurance
- ▶ Global Insurance Consulting Services



INDIVIDUAL EXPATRIATE INSURANCE PLANS

For an expatriate, deciding to live abroad is a huge commitment and undertaking. It involves uprooting your life and often your family to live in a new and exciting country. Also, more and more people are moving abroad to work, retire or take an extended trip. One of the most important decisions before moving abroad is to decide which expat health insurance plan you should obtain, which carrier and what options to take. Fortunately, you can rely upon Expat Financial to find a plan that best suits your needs and budget.

TFG Global offers a wide range of insurance plans from well-respected, well-known and secure global insurance companies and suppliers. We are able to offer international life, disability, travel and health insurance plans for individual expatriates in most parts of the world. Our expatriate insurance division, Expat Financial, is a leading resource for people who work, travel, retire or live abroad.



INTERNATIONAL HEALTH INSURANCE

- ▶ Worldwide medical coverage including or excluding the USA
- ▶ Flexible coverage, deductible and coverage options
- ▶ Evacuation and dental riders
- ▶ Wide variety of insurers and plans to suit almost any budget
- ▶ Access to large global provider networks and care



EXPATRIATE DISABILITY INSURANCE

- ▶ Coverage should you become disabled
- ▶ Protect your most valuable asset – your income
- ▶ Global coverage and options
- ▶ Covers sickness and injuries



INTERNATIONAL LIFE INSURANCE

- ▶ Life plans to protect your family or business
- ▶ Global Term & Whole Life Plans
- ▶ Annual Policies
- ▶ Optional Riders for AD&D and Critical Illness



GLOBAL TRAVEL INSURANCE

- ▶ Emergency medical coverage
- ▶ Evacuation and other optional benefits
- ▶ Wide variety of plans and insurers
- ▶ Short and long term coverage



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EXPERIENCE IS NOT WHAT HAPPENS
TO YOU; IT'S WHAT YOU DO WITH
WHAT HAPPENS TO YOU.

ALDOUS HUXLEY

IS YOUR ORGANIZATION GOING GLOBAL?

INTERNATIONAL INSURANCE PLANS FOR CORPORATIONS, ORGANIZATIONS AND GOVERNMENTS

With more companies and organizations operating across national boundaries and employees becoming increasingly mobile, the need for international insurance plans has become increasingly more important. Through our specialized expatriate insurance division, Expat Financial, TFG Global Insurance Solutions Ltd. offers a wide range of insurance plans to global businesses, non-profit organizations, foreign education establishments and even governments. We specialize in sourcing plans from the market that help you manage and protect your most valuable asset, your employees. We only work with large, financially secure, well-known and capable insurance companies which can deliver the insurance plans and services that global organization requires.



EMPLOYEE BENEFITS FOR EXPATRIATE EMPLOYEES

“PROTECTING YOUR MOBILE WORKFORCE AND GLOBALLY MOBILE TALENT”

Sending an employee overseas is a huge investment for any organization. Many firms don't realize that the cost of a failed overseas assignment can often run into the hundreds of thousands of dollars. Thus, it makes a lot of sense to invest in an international group insurance plan. Expat Financial can source global benefit plans for expatriate employers with as few as three employees.

The global benefit plans that we can source from the market can cover your mobile personnel, expatriates, third-country nationals and even some local nationals. TFG Global will work with your organization to examine its global benefit needs, existing plans and then report back with a full analysis and quotes from the market. TFG Global can help your organization meet the challenge of providing consistent protection for a globally diverse workforce under one plan that will provide you price efficiencies, portability and simple administration.

Companies, organizations and even governments rely upon TFG Global because we have the global insurance contacts, experience, knowledge and superior service that can't be matched by domestically focused brokers. We are used to working with clients around the world with employees across numerous time zones. An expatriate benefit plan sourced by our firm will protect your company's bottom line while helping you retain and attract employees.



INTERNATIONAL INSURANCE SOLUTIONS FOR EXPAT EMPLOYERS

Global Mobility Requires Global Insurance Solutions.

We work with global companies and organizations to provide comprehensive global mobility insurance plans to cover their expatriate employees. Here is a list of group insurance plans that our firm can provide to expatriate employers.

Group Life Insurance Plans

Protects your organization, its employees and their families on the death of an employee. This insurance is especially important for organizations with mobile employees, who would expect comparable benefits to those of their home country.

Group Accidental Death & Dismemberment (AD&D)

We are able to source competitive personal accident plans from a variety of insurers, including Lloyds of London.

Long Term Disability Insurance

Disability coverage provides additional protection in the event of disability due to accident and/or sickness. A vital part of an employee benefits package, disability protection gives your expat employees the reassurance that their income will be covered.

International Health Insurance

We can source a variety of global medical insurance plans that can cover in-patient and out-patient care for the employee and dependants, even if they reside back home. The policies allow employees to access an international direct provider network that can settle claims and allow for treatment around the world.

Evacuation Plans

Should your employee require medical treatment that can't be sourced locally, we offer medical evacuation plans that can seamlessly handle a complicated evacuation to a first class medical facility. The plans we offer can be offered on a standalone basis or integrated into a group benefit. Security evacuation plans are also available.

International Dental Insurance

The medical insurance companies we work with can offer comprehensive dental insurance as part of an expat benefit plan.

Global Pension and Savings Plans

Our firm can search the market for the most suitable expat pension plan for your company and employees.

International Insurance Consulting

TFG Global offers global insurance consulting services to companies operating in demanding international environments. We can work with your firm on a fee basis and provide ongoing support and advice.

Business Travel Insurance Plans

If your employees travel for business or even pleasure, we can obtain quotes for group travel insurance plans to cover their unexpected emergency medical, evacuation and travel expenses.

SPECIALTY & HIGH RISK INSURANCE

SPECIAL RISKS DEMAND TFG GLOBAL INSURANCE SOLUTIONS

More companies and organizations are operating in high risk regions around the world where there are heightened risks for terrorism, civil strife and war. TFG Global provides specialized knowledge, experience and global insurance company contacts that can provide complete protection for your employees who are posted abroad in high threat countries. We work with insurance companies that can underwrite insurance plans which cover people who are injured or killed as a result of a terrorist attack, war, riot or other civil disturbances. We have extensive experience working with clients operating in very high risk countries, including Iraq, Somalia and Afghanistan. Our independent firm has sourced coverage for aid organizations, security firms, governments and companies sending employees to high threat environments.

SPECIAL RISK PLANS

TFG Global can source quotes for a full range of group or individual needs, including:

- ▶ Personal Accident Coverage, Including War & Terrorism
- ▶ Kidnap, Ransom & Extortion
- ▶ Medical & Evacuation
- ▶ Disability & Disablement Plans
- ▶ Business Protection Plans



LLOYDS APPOINTED AGENT

In addition to the global insurance companies that can cover high risk insurance needs, TFG Global Insurance Solutions Ltd. is a Lloyds of London appointed agent that can evaluate your global risk needs for your employees and submit a request to our Lloyds underwriters at Willis Limited in London. The risk profile is then presented to the various Lloyds syndicates and we then report back to you with the best available rates and plans.

SPECIAL RISK INSURANCE ADVISORS

We provide insurance solutions that give both the employee and the employer peace of mind. After a thorough risk analysis, we can then identify the right insurance solutions and deliver the insurance that meets your needs. If your organization is operating in hostile or remote regions, speak to us about your special insurance requirements.





LEGAL DISCLOSURE

EXPAT FINANCIAL & Design is a registered trademark of TFG Global Insurance Solutions Ltd. (TFG Global)

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TFG Global Insurance Solutions Ltd. is committed to ensuring the privacy of all our clients. Staff conduct is bound by strict client confidentiality rules, respecting the private nature of all client data and communications.

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