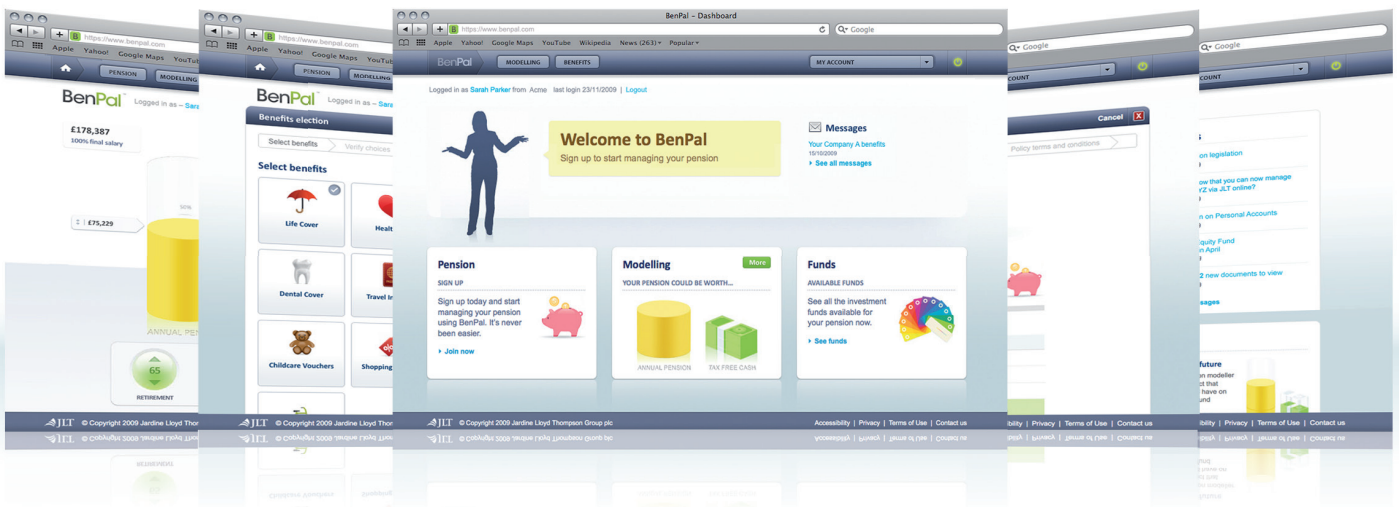


BenPal™

The Future for Online Benefits

BenPal is the online integrated benefits management system from JLT. Whether your company operates in a single country or across multiple regions, BenPal can capture your benefits data in a single database and provide one consistent interface for all your employees.



Integrated

Install your employee and benefits data on BenPal and you can develop an integrated online strategy. Choose any or more of these:

- Risk Schemes
- Health Schemes
- Pension Plans
- Reward Statements
- Flexible Benefits

All on the same system.
All with JLT, your benefits partner.

Innovative

BenPal empowers all users: companies, employees and benefit providers too.

Companies see real-time MI and control deductions via the employer dashboard.

Employees have 24/7 access to a personalised toolkit via laptop, desktop and mobile.

Providers can obtain accurate data with streamlined underwriting.

International

The BenPal system can be tailored to suit your data requirements and benefits roadmap, country by country.

You might start with moving your Risk and/or Health schemes online to improve administration and reduce costs.

You decide when to roll out other benefits, in which countries, in the knowledge that they can all be on the same platform.

Data for employee benefit schemes typically sit locked away in numerous silos. With BenPal, this data is liberated so the company has access and control, employees can enjoy self-service fulfilment and streamlined processes drive greater efficiency and reduced costs

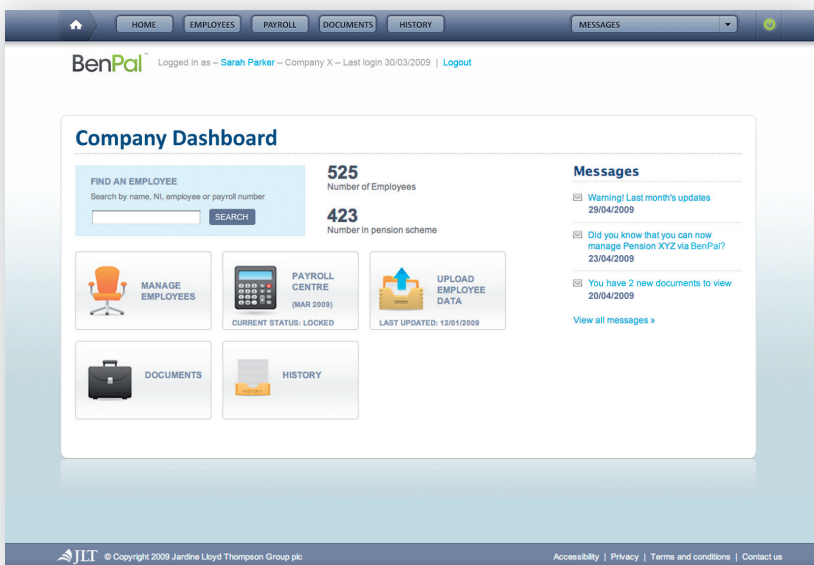
Jim Carlton
Managing Director



Modelling Tools

Included in the BenPal development is a range of online modelling tools, available to companies and benefit providers.

The pension modeller, shown here, is a powerful tool, personalised for each employee and simple to use. It comes with the BenPal system or standalone to plug into any DB, DC or contract pension scheme.



Company Dashboard

Companies using the BenPal system have their own area to manage employee and benefits data, store scheme documents and control deductions through payroll.

For more information visit:

www.BenPal.com