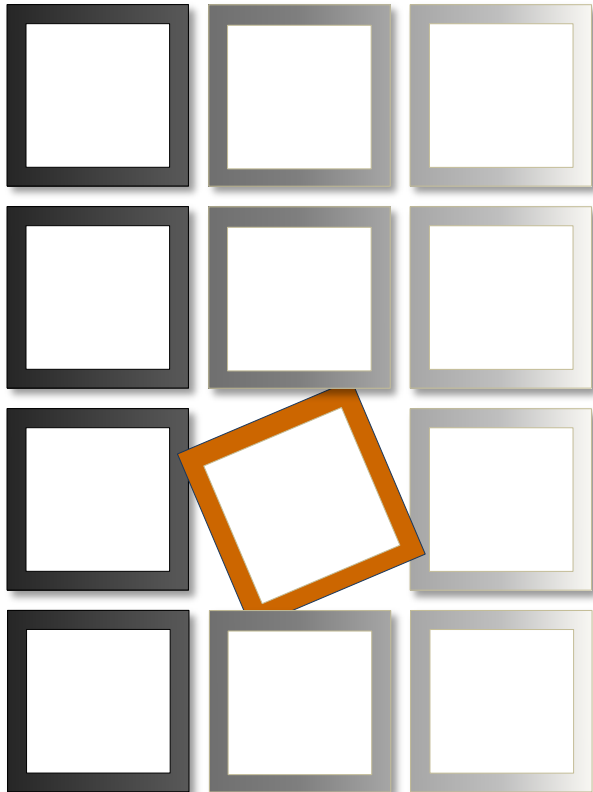


Executive Summary of Service Offering

January 2013



Who we are . . .

- Our mission as a Management Consulting firm, is to help our clients to:
 - Expand and maximize their service offering, positioning, and competitive edge in their markets,
 - Enhance their business model and/or internal operational working-flow, processes and results,
 - Improve the management and administration of their talent and HR programs
 - Analyze their business strategy, recommend options and support the implementation of a better alignment of the Organizational Structure, Human Resources, Financial and Actuarial and/or Risk Management/Insurance function, strategies, policies, practices and needs, to the business

- We provide a set of top-level integrated and quantifiable solutions, both in the consulting and outsourcing arena, which targets improvements in our clients' productivity, quality, governance and compliance while adding a continuous level of innovation to our approaches and options

- Our options and approaches are fundamentally designed to be in total coordination with the business, Financial, Human Resources and/or Risk Management/Insurance strategies and action plan of our clients within their financial capabilities, needs and market demands

- We provide sound strategic management consulting and HR outsourcing services by subject matter experts, with previous hands-on experience, in specific areas of knowledge/expertise and cultural sensitivity

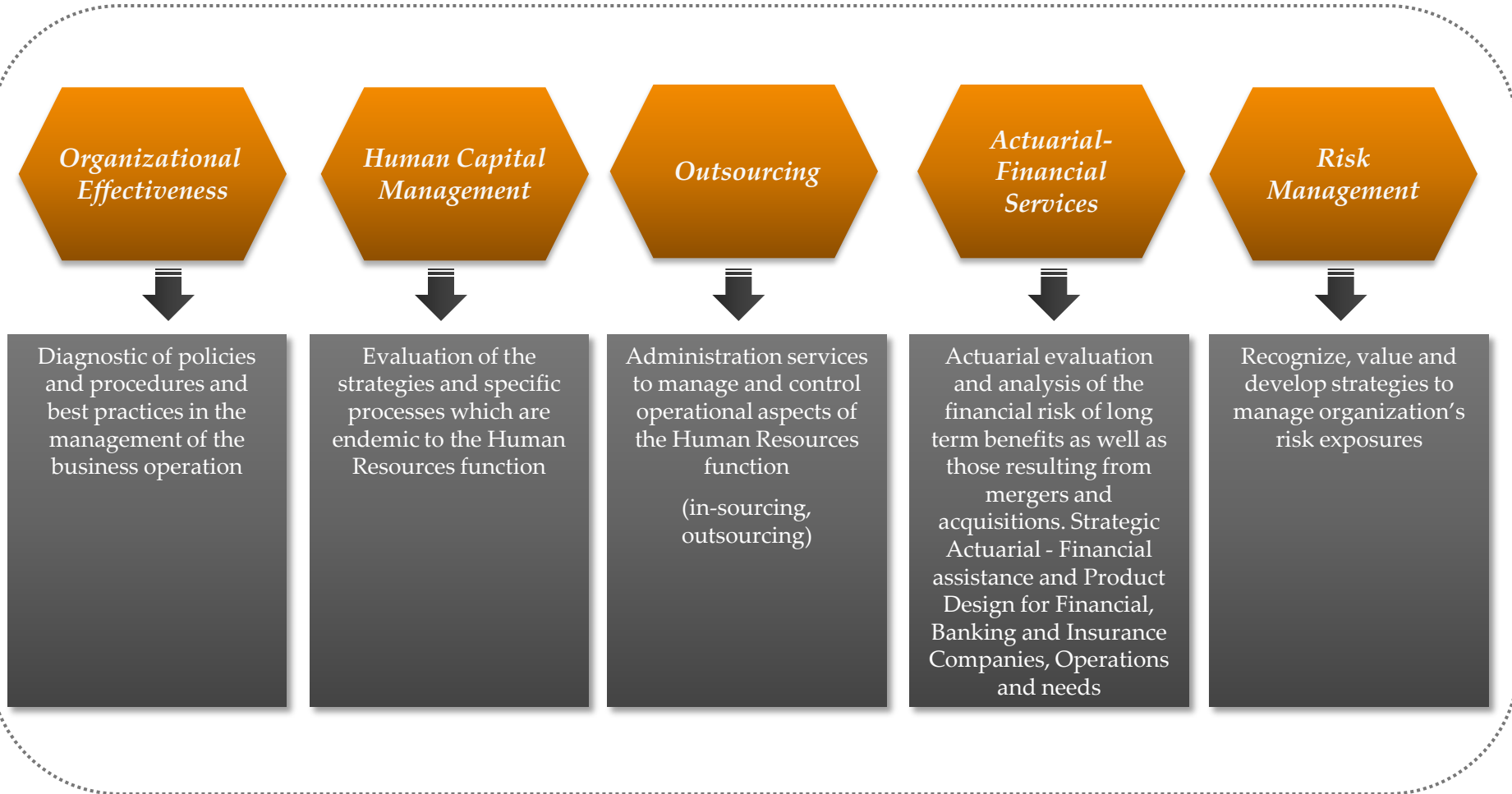
What we do . . .

- **Core Global Management**™ focuses on the achievement of concrete, measureable, long term and financially viable results which are intrinsically related to our client's strategies and action plans; what is precisely what differentiates us from other consulting firms:

“We provide our clients with solutions which impact on a measureable and productive way their business strategies, action plans, policies/practices and financial results for the better!”

- This can be achieved by diagnosing, designing, implementing and evaluating:
 - The business strategy, its organizational structure and work flow
 - The vision, mission, business plan and organizational objectives
 - The present and future financial performance and its positioning in the markets
 - Present and future human talent requirements
 - Domestic and international regulations and best practices
 - Applicable –best in kind– practices and available techniques, including actuarial-financial and risk management approaches and methodologies
 - Corporate Governance and Compliance with domestic and international regulations
 - Human Resources and Risk Management strategies, policies and action plans
 - Key Risk Indicators (KRI's), Key Risk Performance Indicators (KRPI's) and management information systems

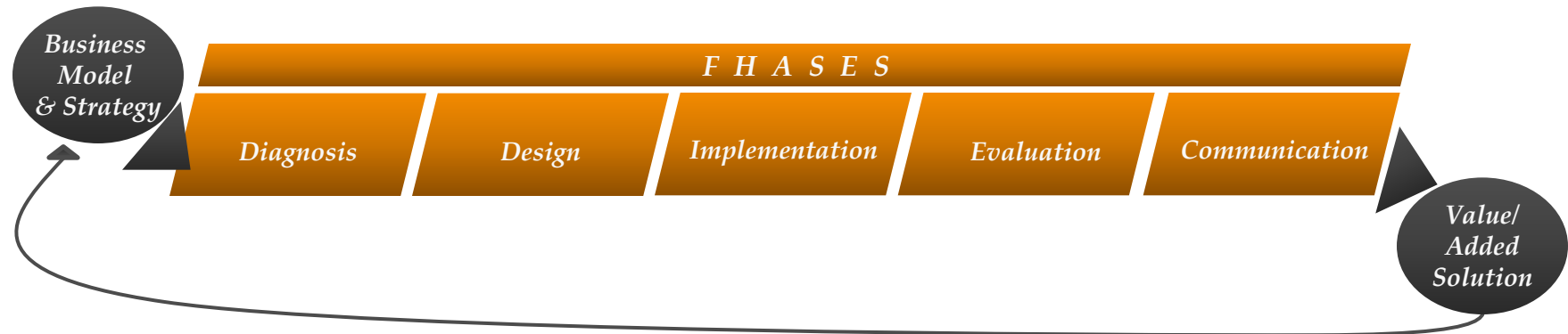
Our business lines. . .



Our business lines . . .

Our firm assists organizations to integrate strategies, decision making processes and improvement, quality and innovation initiatives to ensure an organizational development in line with business objectives.

Core Global Management™ orient organizations in defining strategies to facilitate operational models reduce change rejection risk; facilitate assimilation of new technologies, processes and roles. Our approach can be summarized in the following phases:



Services offered

- Organizational diagnosis to measure efficiency and effectiveness in the use of resources – financial, human, technological – in order to satisfy customer needs – internal/external and to achieve organizational goals, needs for talent development in order to reduce the resistance to change
- Design of job/tasks and processes alignment and reporting relationship to coordinate and motivate organization members to work as a team to achieve organizational goals
- Action plan design to arrange processes hierarchy, feasibility and necessary resources thereof
- Evaluation of processes, through performance indicators (KPI's) to allow monitoring organizational results
- Corporate **Governance** and **Compliance** evaluation

Our business lines . . .

Our firm assists organizations in identifying and connecting the *Human Resources* function with business objectives.

Our integral services comprise *Human Resources* strategic planning, total remuneration, evaluation and harmonization of intellectual capital planning instruments and related processes, communicational programs for employees, *Workforce Planning* and *Workforce Management*. Our objective is to coordinate the HR strategy with the results and the business needs.

Services offered

- Strategic planning of human capital management
- Review and redefinition of strategic focus of total remuneration and total reward plans
- Evaluation and harmonization of processes and instruments, plans and programs to improve human resources performance efficiency
- Review of the strategic focus of career succession plans and key talent identification
- Evaluation and projection of intellectual capital needs, “Workforce Planning” and “Workforce Management”
- Development of plans that would allow effective strategic communications process management
- Leadership and measurement of work climate and workers satisfaction level
- Talent Assessment
- Talent Coaching
- Labor relations and collective agreements’ negotiations

Our business lines . . .

Our firm offer HR *outsourcing* services to manage administrative and operational results, allowing the function to focus in the business strategic vision, competitiveness and/or intellectual capital needs. Through this transfer of responsibilities, HR becomes less oriented to transactional processes and more engaged in strategic ones.

The services we offer include payroll, benefit provider analysis, selection and evaluation, telephone assistance center “call center”, employee WEB pages portals. Also, as part of the *outsourcing* service, we can fully or partially assume the HR function and provide a wide range of specialized consulting services.

Services offered

- Different levels of services (basic, advance and additional HR support and on-going monitoring services) are available to employers and companies, based on their specific strategies, needs and financial possibilities
- * Benefit Vendor Management (Vendor Set-up, Vendor Management, Benefit Design, RFPs, Implementation, etc,)
- * Outsourcing Benefit Administration Center (including perks)
- * Web base design for the communication of benefits, human resources policies and procedures for HR professionals as well as Static informational web-site for employees
- * Partial and/or total assistance and outsource of some activities the Human Resource function within our “HR Support Service”
- * Payroll administration services
- * Permanent support for employees “Personalize Phone Service”

* *Under development*

Our business lines . . .

Our firm provides actuarial evaluation services for *long-term benefit plans* – pension, retirement, post-retirement, collective bargaining, insurance schemes and social security. Strategic Actuarial - Financial assistance and Product Design for Financial, Banking and Insurance Companies, Operations and needs.

These services include among other tasks, analysis, diagnosis, design as well as financial statements preparation to comply with accounting and tax regulations – domestic and international – as well as the financial risk evaluation thereof.

We also provide specialized support for the financial, banking and insurance sectors on areas such as, product design and evaluation, technical operational processes optimization, etc. as well as assistance during organizational re-structuring, *mergers and acquisitions*.

Services offered

- Specialized consulting on financial-actuarial risk evaluation of long term benefits
- Actuarial costs, liabilities, profit and loss and financial statements evaluation, financial impacts of amendments or modifications to existing programs as well as design and implementation of new programs and/or processes
- Long term benefits policies and strategy definition and financial, labor and communicational implications
- Assistance in collective bargaining and social security schemes
- Design and optimization of products and processes in the insurance and reinsurance sector
- Organizational restructuring in mergers and acquisition processes
- Evaluation and diagnosis of employee health programs offered by the companies or governments
- Corporate communication benefits strategies
- Strategic Actuarial - Financial assistance and Product Design for Financial, Banking and Insurance Companies, Operations and needs

Our business lines . . .

Our firm provides risk management consulting services to assist organizations in defining policies and strategies that enable to support the control and mitigation of all events threatening the business strategic objectives in an integral manner.

Our focus allows us to analyze all business areas, all sources of risk, with an integral vision destined to transform risk factors into competitive advantages for the business through a strict cost/benefit analysis and strategies design. We also perform risk analysis by analyzing *Key Risk Indicators (KRI's)* and *Key Risk Performance Indicators (KRPI's)* related to the company's current and expected financial situation.

Services offered

- Risk identification, monitoring, control and mitigation
- Key Risk Indicators (KRI's) and Key Risk Performance Indicators (KRPI's) diagnosis and implementation
- Loss intensity evaluation and probability of occurrence in relation to the business risk factor and the impact they may have on the business long term financial results and projections
- Internal risk management – retention (and allocation by business units), attenuation or elimination
- Assistance in the evaluation, definition and development of risk related policies to allow organizations to gage the necessary resources to maintain the appropriate level of financial and operational effectiveness once a loss has occurred
- Risk Management information processes and activities
- Diagnostic, preparation, and development of strategies, action plans, policies, practices and processes for the better management of the Risk Management/Insurance function

