



# Policy in Practice 2013

## Long Term Assignments

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# 2000

PROFESSIONALS

# 170

COUNTRIES

# 1

FOCUS

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# 1. Introduction



**With more and more organizations sending their employees overseas the need for a transparent, robust Long Term Assignment (LTA) Policy is needed more than ever. Not only does it help to keep costs from spiraling out of control but it reduces the necessity**

**for individual negotiations which can be time consuming for HR and the business. Even with a strong policy in place an assignment can cost the business between three and five times an assignee's salary so it is important that business leaders are clear on the costs involved and can work with Global Mobility to set the assignees expectations.**

At the FEM, our efforts are directed towards giving our members the best possible alternatives and solutions for the Global Mobility challenges they are faced with. We are delighted to present the results of our first Policy in Practice Survey. This is the first report that really delves deep into what organizations are covering under their LTA Policy. Not only does it cover the allowances but it looks at the amounts or percentages of the allowances and how much assistance is extended out to the family.

The report presents key information on what is detailed in the world's leading organizations Long Term Assignment Policies, including:

- Pre-assignment assistance
- Partner and Family Assistance
- Tax assistance and whether organizations tax equalize or tax protect and if they do – how much is covered
- Ongoing support on assignment
- Cost of living and hardship allowance

We hope you find the survey a useful tool in benchmarking your own Long Term Assignment Policy and realize the importance of a strong LTA Policy in an ever increasing global economy.

A full list of participating organizations is included in the appendix.

If you would like any more information on this report, please email [brian.friedman@centaur.co.uk](mailto:brian.friedman@centaur.co.uk) or [myrianthe.ewington@centaur.co.uk](mailto:myrianthe.ewington@centaur.co.uk)

## **Brian Friedman**

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Spring 2013

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# 2. Executive Summary

**More than 250 organizations completed the survey and over half the respondents were either Global Heads or Regional Heads of Global Mobility. The respondents came from a wide range of industry sectors and had varying assignee population sizes from less than 50 to over 1000.**

**The Key findings of our survey are as follows:**

## Pre-Assignment

- Almost all respondents stated they would offer the Assignee a pre-assignment visit. 78.6% would include the Partner (if applicable) and only 26.9% would include the children as well (if applicable).
- 17.2% of the respondents provided up to 5 days of home search assistance and another 17.2% provided more than 5 days home search. Interestingly, nearly a fifth of all respondents did not provide any form of home search assistance for the assignees.
- Over three quarters of respondents did provide school search assistance. Many respondents commented that the amount given was either 1 to 2 days or was included in the home search entitlement.
- 86.4% of respondents provided some sort of language training to the assignee but less included a provision for the partner or children in the LTA Policy.
- 71% do not include Home Sale Assistance in their policy. Of the 29% that do provide assistance, nearly two thirds pay actual agency fees, just over a sixth pay an allowance and just under a sixth assist in other ways.
- Over 90% of our respondents do not provide financial support on loss on sale of house. For those that do, many had limits in place for the amount of support given
- 37.8% of organizations provide assistance with loss on sale of a private car in the home location. Again, those that did provide support were asked if there was a limit defined in the policy on the amount of financial support.
- Unsurprisingly, all our respondents stated they provide immigration assistance to the assignee. 84.9% of respondents would assist with a spousal or partners visa if it was applicable in the host location. However, a number of respondents did comment that they would not provide work permit assistance unless it was part of the visa process. Only 10.8% would assist with a visa/work permit for a family Nanny although some stipulated that it would be at the assignees cost.

	The Assignee	The Assignee and Partner	The Assignee, Partner and family
<b>Yes</b>	66.1%	52.9%	24.4%
<b>No</b>	13.6%	26.7%	55.7%
<b>Sometimes</b>	14.5%	14.5%	10.4%
<b>Occasionally</b>	5.9%	5.9%	9.5%

- If language training was provided, just over 38% provided both options of either offsite training courses or online training courses. 8.4% just provided offsite training and 36.1% just provided online training courses. The remainder provided other solutions
- 75.4% of respondents provided cultural training to the assignee. Of that 75.4%, 84.3% offer it to the partner and 54.7% offer it to the children as well.
- If cultural training was provided, 34.5% provided both options of either offsite training courses or online training courses. 35.2% just provided offsite training and 12.7% just provided online training courses. The remainder provided other solutions.

## Moving to the Assignment Location

- Over half of the survey participants include airfreight, sea /road freight and storage in their LTA policy. 19.1% only include airfreight and sea/road freight and 8.7% just allow sea/road freight. 7.8% of respondents only allow airfreight whilst 6.1% allow sea/road freight and storage. 3.9% allow airfreight and storage, 2.6% only allow storage and 0.9% have no provision for shipment included in their LTA policy although they did comment that they reimburse excess baggage.
- The allowances provided for airfreight, sea/road freight and storage varied considerably.

- Almost 60% of the respondents do not provide assistance with relocating family pets. 19.6% do provide assistance but the amount is capped and any additional expenses have to be paid by the assignee. 16.7% only include certain pets in their policy and just 5.3% provide assistance for all pets.

### Start of Assignment

- Over half of the survey respondents provide 1 month's temporary accommodation at the start of assignment. 10.9% provide two weeks and 4.5% provide a week. The remaining 29.4% stated their policy was different.
- 86% of the respondents include a relocation or disturbance allowance as part of their policy. 36.8% of those respondents said that the allowance was calculated as a fixed percentage of base salary. 25.8% stated that it was a fixed amount, 21.1% used family size to determine the amount of allowance paid and the remainder determined the relocation or disturbance allowance by an alternative method.
- In addition to the relocation or disturbance allowance, 28.2% of survey respondents stated that they provide an assignment bonus or an assignment incentive payment.

### Tax Policy

- Under the LTA policy, just over three quarters of the survey respondents provide tax briefings in the home and host locations. 16.2% provided briefings in the home location and 8.3% provided briefings in the host location. They were provided online, by telephone, in person at the assignees office or home or in person at the tax advisors office
- 77.6% include assistance with the tax returns in both the home and host locations. 12.5% of organizations only provide assistance in the host location and 9.7% only provide assistance in the home location.
- The LTA policy for three quarters of the survey respondents provides tax equalization to the assignees. 9.7% offer Tax protection and 15.3% of organizations provided other assistance. The report details what is included in the tax equalization or tax protection policy and whether there are any caps on the policy.

### On Assignment

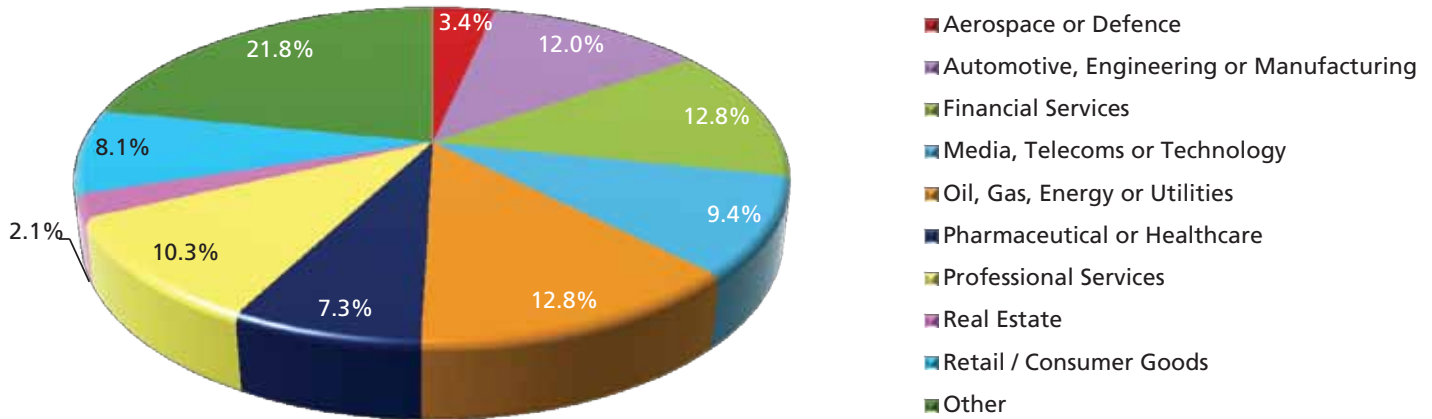
- Many organizations offer more than one policy on schooling. Two thirds of the respondents request that the children must attend the local school if adequate but will cover the cost of an international school if the local school is inadequate. 24% of the respondents stated that the policy covered the child to attend an international school. 16.2% stated that the policy covered the cost of boarding school in the home location. 15.6% of the survey respondents only cover the difference in the cost of schooling in the home and host location.
- The survey asked whether assignees had to contribute to the schooling costs. 68% of respondents stated that their LTA policy did not require the assignee to contribute anything to the host country schooling costs whilst 21.5% stated that the assignee contributes the amount they would have paid had they stayed in their home country. 10.5% of respondents required the assignee to contribute a fixed amount to the host country schooling costs.
- Only 4.3% scale down the level of schooling assistance during the assignment.
- Over half of the survey respondents did not provide any form of partner support. Of those that did provide support, 16.6% provided a cash allowance and 29.3% reimbursed specific activities.
- 40% of survey respondents provide no assistance with a company car in the host location. 22.4% provide a company car for all assignees. 15.4% provide a company car but only if the assignee was entitled to one in the home location. 13.1% provide an allowance and the assignee themselves make the necessary arrangements. 9.8% provide an allowance but only to those that would have received a company car in the home location.
- 85% of the survey respondents do provide an assignee with a housing allowance. Over half of these stated that the housing allowance was determined by family size and grade. 30.2% stated that it was determined by family size alone. 6.6% determined the amount of housing allowance the assignee should receive by grade. 11% used different measures to determine the amount of housing allowance.

- Almost half of those surveyed obtained their housing allowance data from Mercer. Just over a quarter obtained the data from a local destination services provider (DSP). 17.6% obtained their housing data from AIRINC and 16.8% obtained their data from ECA. 13.9% used another source.
- 71.5% of organizations do not deduct a home housing norm.
- The survey asked whether Home Leave was included in the LTA policy. Almost 96% stated it was included and 4.2% stated that it was not included. The 95.8% that did include home leave provided it in different ways:
  - 65% reimbursed the costs of actual flights home.
  - 13.6% provided a cash allowance which was determined by the cost of flights home but could be used to travel to an alternative location.
  - 8.4% provided a cash allowance, determined by the cost of flights home, but that could only be used for flights to the home location.
  - 4.7% provided a fixed cash allowance
  - 4.2% booked home leave flights through the organization.
- In terms of the class of flight used to calculate the home leave allowance, 45.6% of respondents stated that economy flights were used for all home leave trips or used to calculate the home leave allowance. 27.5% stated that the class of flight is determined by the travel time. 12.3% use grade and travel time to determine the class of flight. 7.4% allowed business flight for home leave or calculated the allowances based on these costs. Only 2.9% determined the class of flight by grade alone. 4.4% used other methods to calculate the allowance.
- For those with assignees in hardship locations, 48.6% provided a hardship allowance calculated as a percentage of base salary. 9.8% provided a fixed hardship allowance and 4.2% provided a hardship allowance based on grade and family size. 37.4% did not provide a hardship allowance.
- However, over half did not provide a Rest & Relaxation (R&R) trip for those in hardship locations. 15.4% reimbursed actual flights to an alternative destination, 10.3% reimbursed actual flights home, 7% provided a fixed net allowance and 1.4% provided a fixed gross allowance. The remainder put in place alternative provisions in their policy.
- In terms of Property Management in the home location, over two thirds of the respondents provided no assistance in their policy. Just over a quarter provide property management in the home location for all assignees. 5.7% provide it only to Executive Assignees and 1% only provided it to assignees on older policies.
- 89.3% of all survey respondents do include international medical cover in their LTA policy. 5.6% only include it for assignees into certain locations and 3.7% include it just for senior assignees. Interestingly, 3.7% provide no international medical cover for their assignees.
- 43.9% of assignees keep their home country home leave entitlement, 31.3% transfer onto the host country entitlement and 24.8% receive the better of either home or host entitlement.
- 26.2% stated that they do offer split pay to the assignees and the split is determined by the assignee. Another 22.4% also offer split pay but with the split being determined by policy. Over half do not offer split pay.
- For those that provided a cost of living (COL) allowance, 51.7% used COL data from Mercer, 18.8% used data from ECA and 15.9% used data from AIRINC and the remainder use alternative sources.
- A third of the survey respondents review COL indices and the exchange rate annually. 28.5% review them twice a year and 15.4% review them quarterly. 10.7% do not review them during the entire assignment. 4.7% review the COL indices and exchange rate monthly. 7.5% reviewed them at other intervals.
- Once the COL index and exchange rates have been reviewed, the survey asked by how much they must change for the assignees compensation to be updated. 30.2% of respondents stated that a change of 5% or more would lead them to update the assignees compensation, whilst 24.3% wait for the change to be 10% or more. 8.9% update the assignees compensation after a 2% change in exchange rate or cost of living. Over a third had different criteria in their LTA policy.
- For those that applied COLA, the survey asked whether they would apply a negative COLA. 80% would not implement a negative COLA. Of those that would, 14% said that they would implement the full amount and 6.5% said they would implement a negative COLA but would cap it at a certain amount.

# 3. Participant Demographics

This section sets out some detailed demographics of the survey population. It includes industry sector of the participating organizations, their headquarter location as well as the program size.

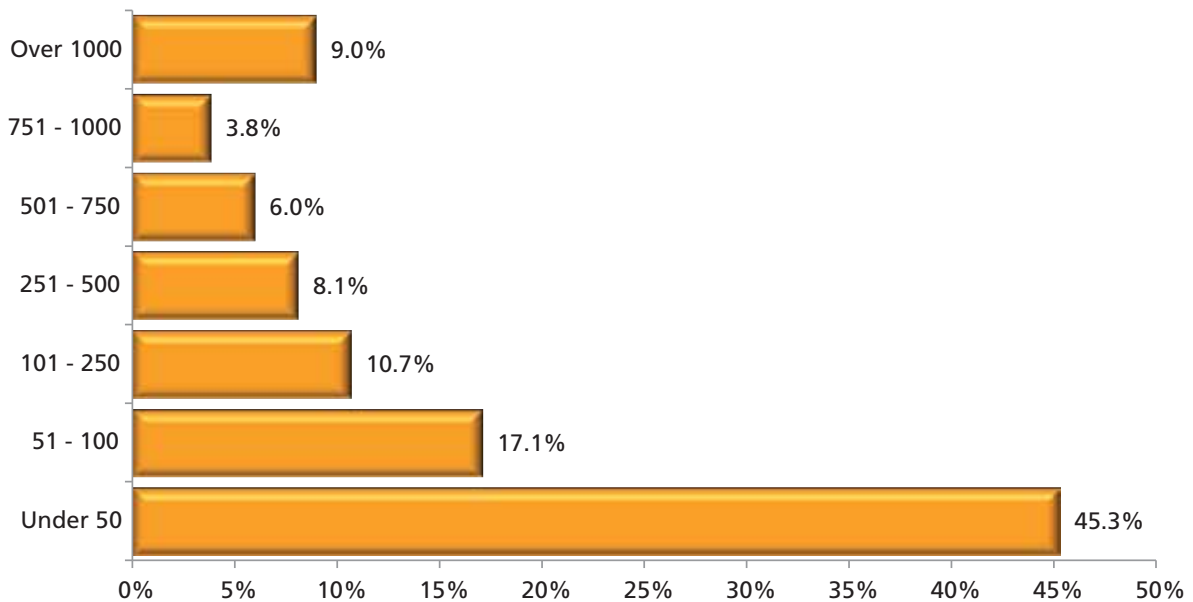
## Industry Sector



For the survey population as a whole, the top two industry sectors were the Oil, Gas, Energy or Utilities sector and the Financial Services sector. Both sectors consisted of 12.8% of the total survey respondents. These were closely followed by the Automotive,

Engineering or Manufacturing sector with 12% of the survey population. 10.3% of the respondents were from the Professional Services sector and 9.4% were from the Media, Telecoms or Technology sector.

## Number of Assignees



Over 62% of respondents have fewer than 100 assignees, 28.6% have between 100-1000 assignees, and 9% have more than 1000 assignees.

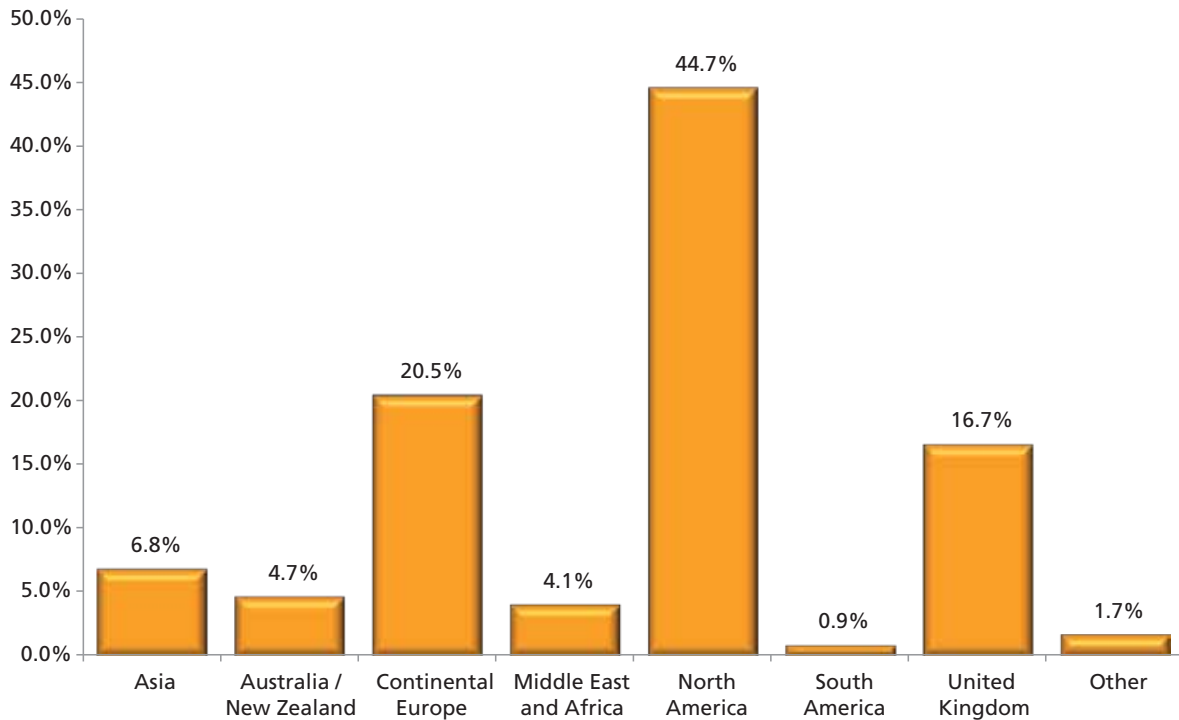
those between 100-1000 were considered 'medium' and those over 1000 assignees were considered as having 'large' programs.

For ease of definition, organizations with less than 100 assignees were considered to have 'small' programs;

Note: the size of the program does not depend on the organization size (but number of assignees worldwide).

## Headquarter Location for all Organizations

Respondents were asked where their headquarters are located. This is shown in the chart below.

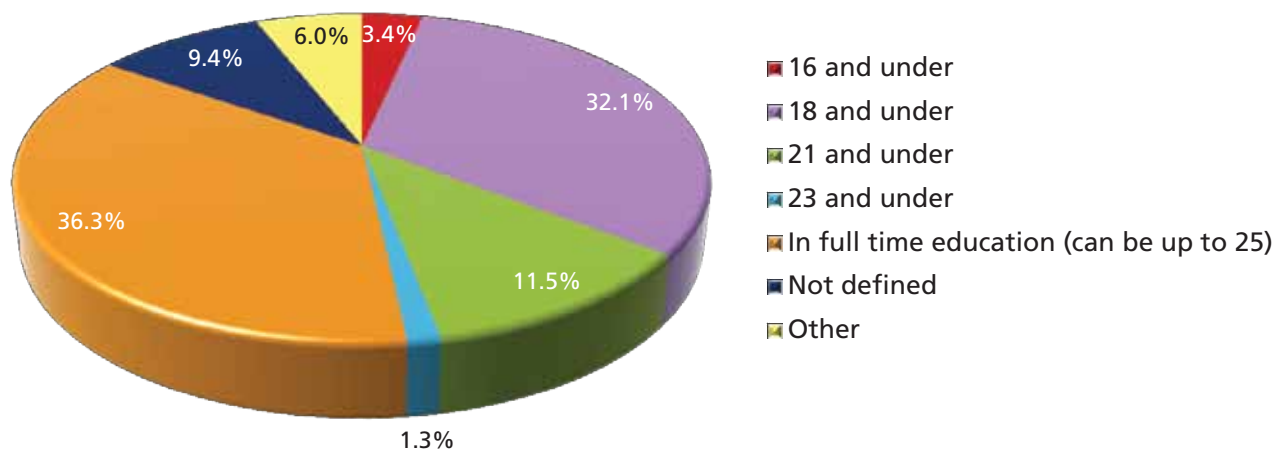


Almost 45% of the survey respondents were from North America, compared to 16.7% in the UK and just over 20% in Continental Europe.

# 4. Pre-Assignment

This section explores the provisions within the policy that assist the assignee prior to the start of their assignment. The study investigated whether pre-assignment trips were provided, how much home search and school search was provided and whether language training or cultural training was provided.

## Dependent Children

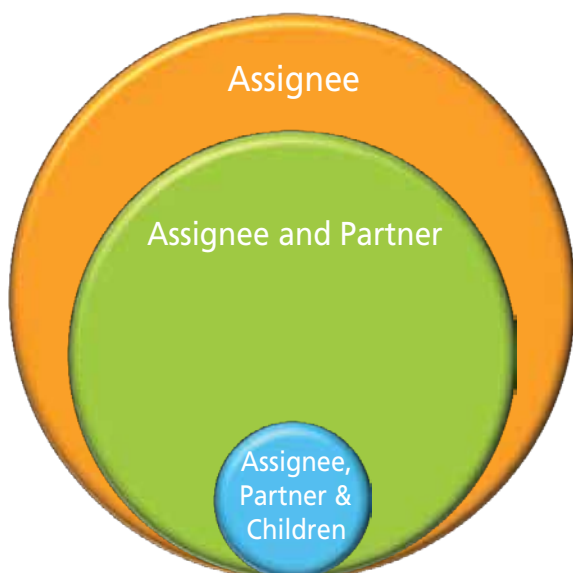


Certain allowances vary depending on family size but what is the definition used to define dependent children?

The highest percentage of respondents (36.3%) stated that a dependent child was defined as being in full time education. This can be up to the age of 25 if they are in tertiary education. 32.1% of organizations only include children until the end of their secondary education at 18. 11.5% included children up to the age of 21. Only 3.4% defined dependent children as 16 and under.

The 'Other' category included respondents that provided a different definition including:

- Up to 23 for Assignment Allowances but up to 26 for medical benefits
- 18 and Under but did provide two economy return flights for those in tertiary education in the home location
- Accompanying the assignee therefore considered dependent
- Determined by the home country
- Depended on the home country medical plan

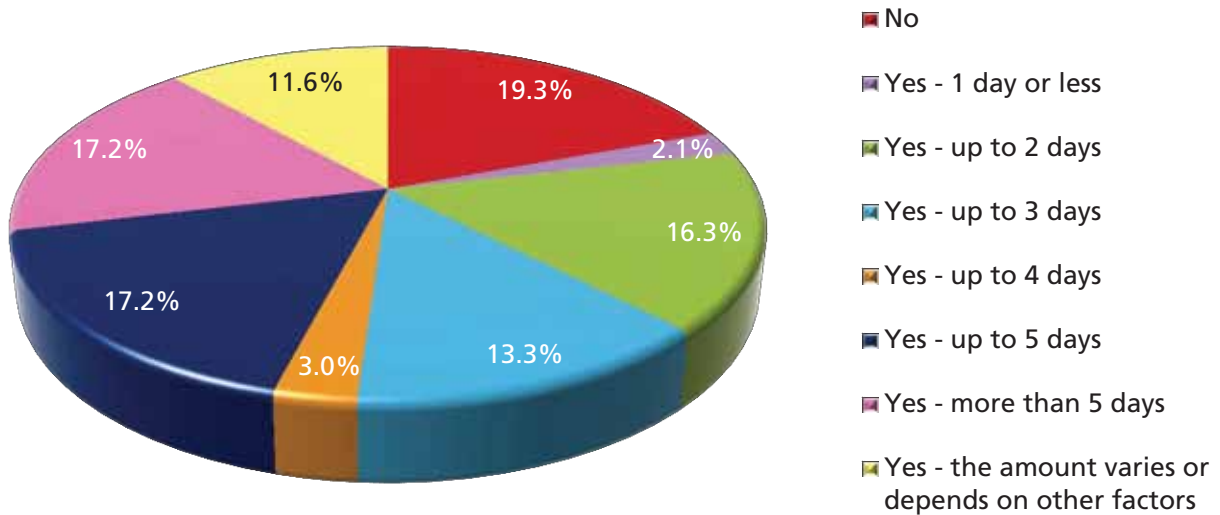


## Pre-Assignment Visits

Interestingly, 99.6% of respondents stated they would offer the Assignee a pre-assignment visit. Of that 99.6%, 78.6% would include the Partner (if applicable) and only 26.9% would include the children as well (if applicable).

## Home Search

The survey asked how much home search the assignee received under the LTA Policy.

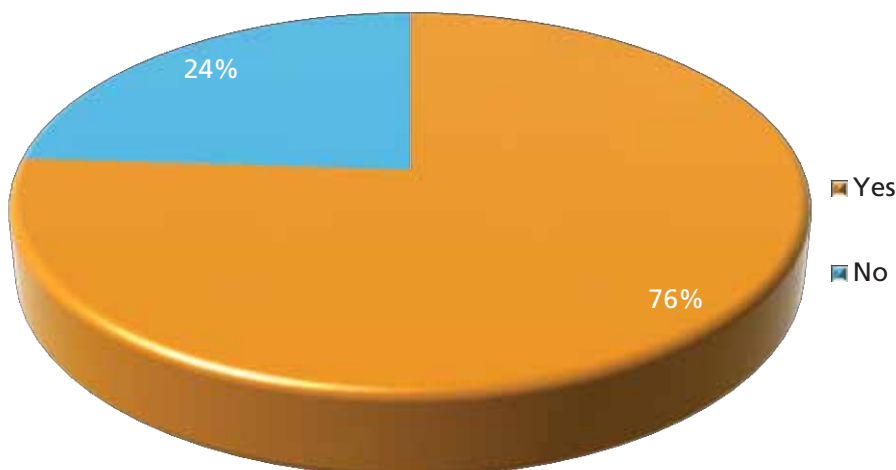


Interestingly, nearly a fifth of all respondents did not provide any form of home search assistance for the assignees. The remaining 80% did but to various degrees. Over a third of the respondents provided up to, or more than, 5 days of home search assistance.

16.3% provided up to two days home search assistance. 13.3% provided up to 3 days and a further 11.6% did provide assistance but it was either not defined in the policy, was unlimited (but within reason) or was defined by family size.

## School Search

The survey asked whether assistance with finding a school was included in the LTA policy.



Over three quarters of respondents did provide school search assistance. Many respondents commented that the amount given was either 1 to 2 days or was included in the home search entitlement.

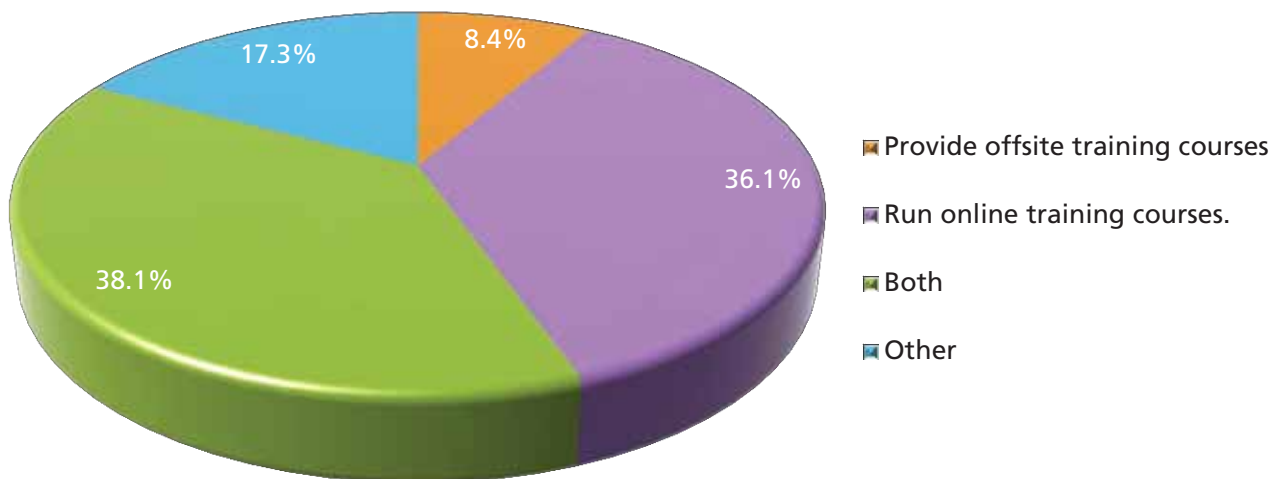
## Language Training

Interestingly, the table below shows that only 66% of organizations offer their assignees language training under the LTA Policy. 13.6% did not offer it at all. 14.5% sometimes provided language training to assignees and 5.9% occasionally provided it to the assignee.

	The Assignee	The Assignee and Partner	The Assignee, Partner and family
<b>Yes</b>	66.1%	52.9%	24.4%
<b>No</b>	13.6%	26.7%	55.7%
<b>Sometimes</b>	14.5%	14.5%	10.4%
<b>Occasionally</b>	5.9%	5.9%	9.5%

These figures change slightly when looking at the level of support extended to the partner. The number of organizations that extend language training to the partner drops to 52.9%, whilst the percentage that sometimes or occasionally provide language training stays the same as for an assignee. Over a quarter of organizations do not offer language training to the partner.

The figures then change further when looking at the support extended to the children. Less than a quarter of organizations provide language training to the children, 10.4% sometimes provide assistance, 9.5% occasionally provide assistance and 55% provide no assistance at all. This could be, in part, due to the fact that many children will learn the language within their new school environment.



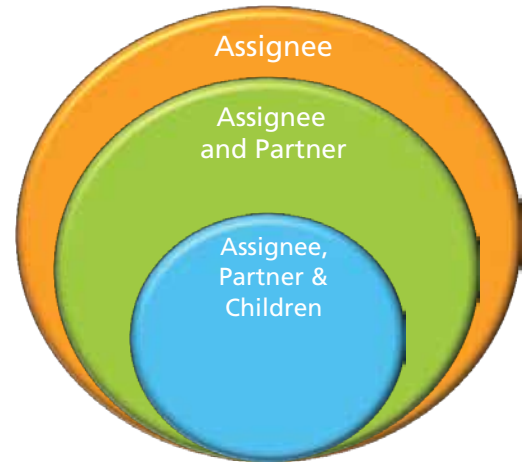
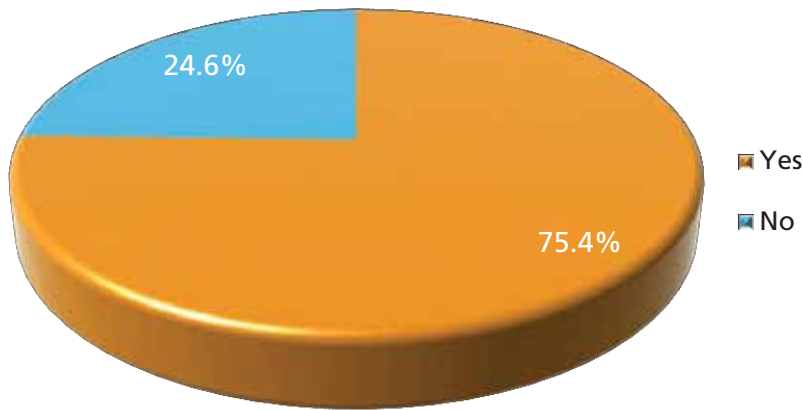
We asked how the Language Training was provided and from the chart above we can see that whilst 8.4% of organizations provided offsite training courses and 36.1% provided online training courses, just over 38% provided both of these alternatives.

17.3% provided assistance by the following methods:

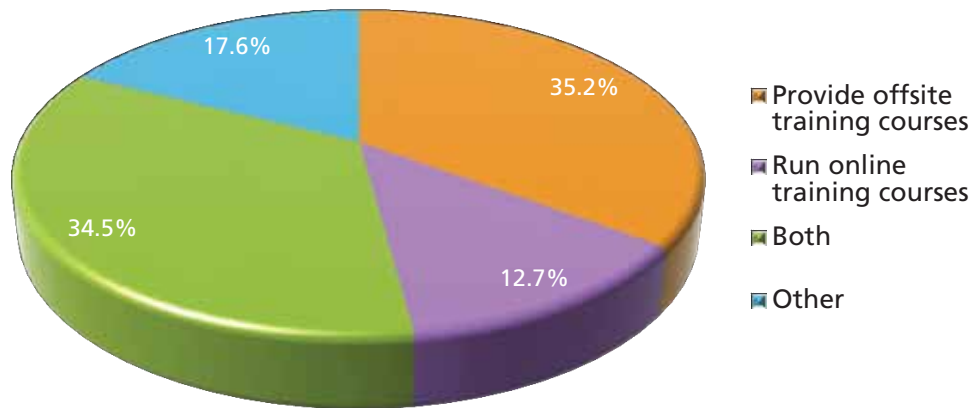
- In-house training
- Outsourcing the arrangement to the Destination Service Provider
- Either individual or group sessions given by a tutor who attends the office location
- Cash Allowance

## Cultural Training

In recent years there has been greater understanding around cultural awareness and many organizations do see this as an essential tool for the assignee. It helps them to settle into the new location quickly and to create the right business impression within the office and with clients. 75.4% of survey respondents provide cultural training.



Of those 75.4%, 84.3% offer it to the partner and 54.7% offer it to the children as well.

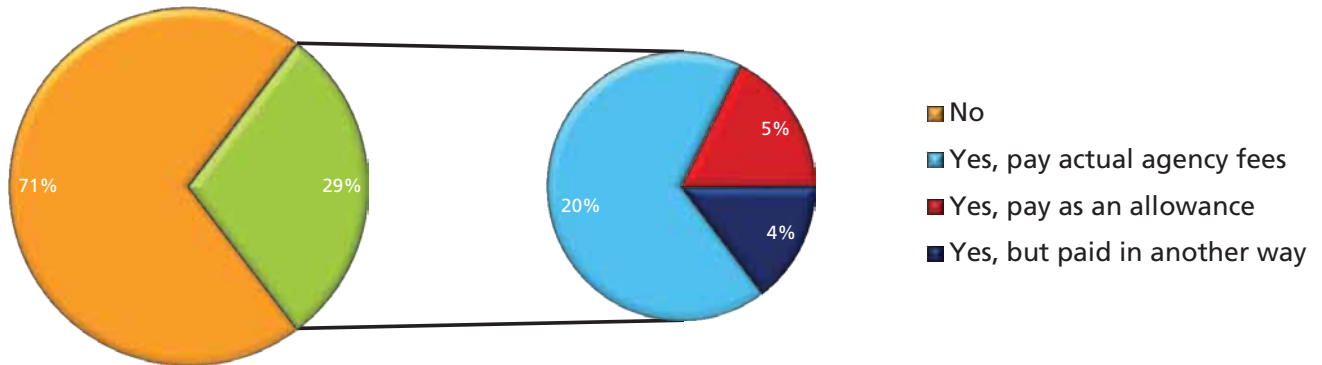


We also asked how cultural training was provided. From the chart above we can see that 35.2%, of those that included cultural training in their policy, provided offsite training courses, 12.7% run online training courses and 34.5% provide both of these options.

17.6% provided assistance by the following methods:

- In-house training
- Personalized training for top level executives
- Outsourced the arrangements to Destination Service Provider
- Provision of reading materials and recommended websites
- Residential Programs

### Home Sale Assistance



From the chart above we can clearly see that Home Sale Assistance is not provided in the majority of cases. However of the 29% that do provide assistance, nearly two thirds pay actual agency fees, just over a sixth pay an allowance and just under a sixth assist as follows:

- Assist only in certain locations
- Realtors commission + 1%
- Reimbursement
- Qualified Home Purchase Program

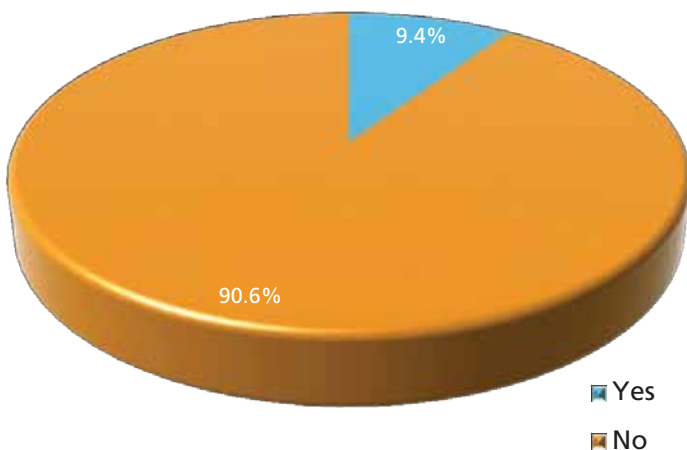
For those that pay actual agency fees, we asked whether it was capped. 65% said there was no cap whilst 35% stated there was a cap, although these varied greatly. The list below details the wide ranging caps in place on different respondents LTA policies:

- One month's salary
- 2% of value of home for reasonable closing costs
- 1.5% of appraised value of property
- 6% of home sale amount
- 8% of home sale amount
- \$10,000
- \$25,000
- 2 months' rent
- €4,000

For those that paid an allowance this again varied greatly. Some of the definitions included:

- depended on home country
- €1,700
- \$5,000
- Up to \$10,000
- Some agreed it on a case by case basis

### Financial Support on Loss on sale of house

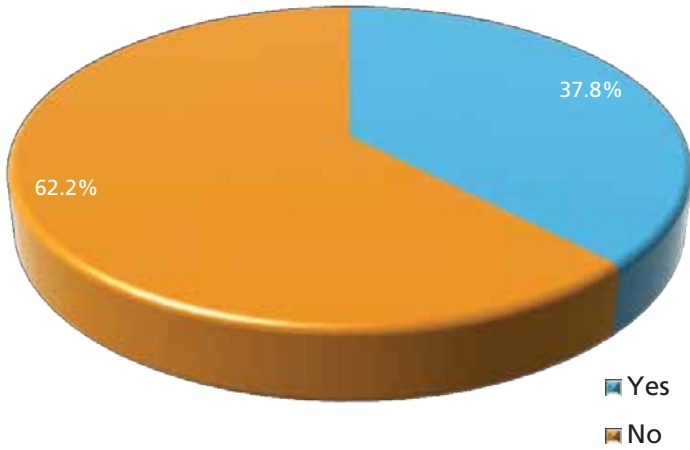


Unsurprisingly, given the potential minefield that providing financial support for loss on sale of house can be, over 90% of our respondents did not provide financial support in this area. For those that did provide support they were asked whether there was a limit. The limits included:

- Guaranteed value based on appraisal with percentage offset
- Defined financial limit and these ranged from \$10,000 to \$50,000
- 75% of home sale loss up to a specified limit set by country



### Financial Support on loss on sale of a private car in the home location.

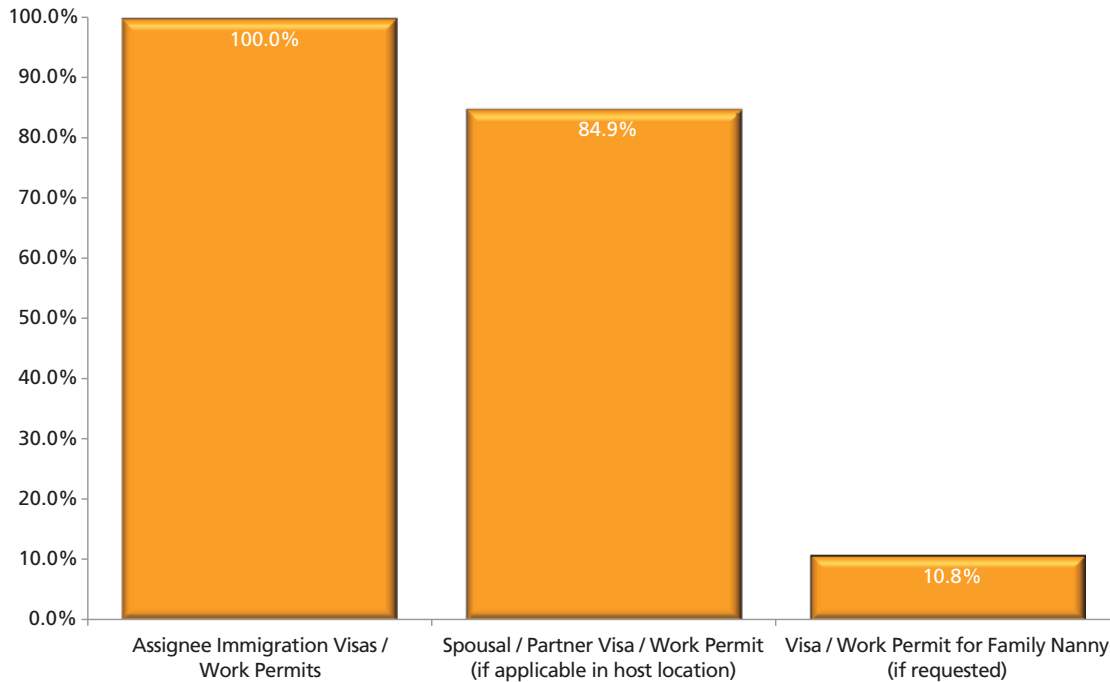


37.8% of organizations provided loss on sale of a private car in the home location. Again, those that did provide support were asked if there was a limit defined in the policy on the amount of financial support.

The responses varied greatly but included:

- Defined financial limit and these ranged from \$500 to \$10,000
- Maximum of two cars, reimbursed up to the difference between actual sale price and the listed retail value using a set methodology
- Unaccountable assumed loss of \$2,500
- 50% of the difference between the sale price and the book value
- Capped at 20% of Blue Book Value
- Capped at 15% of difference of Blue Book wholesale and retail prices
- Lease cancellation fees
- Up to 10% of FMV (Fair Market Value)
- 25% of retail value
- Car cost minus depreciation

### Immigration Assistance

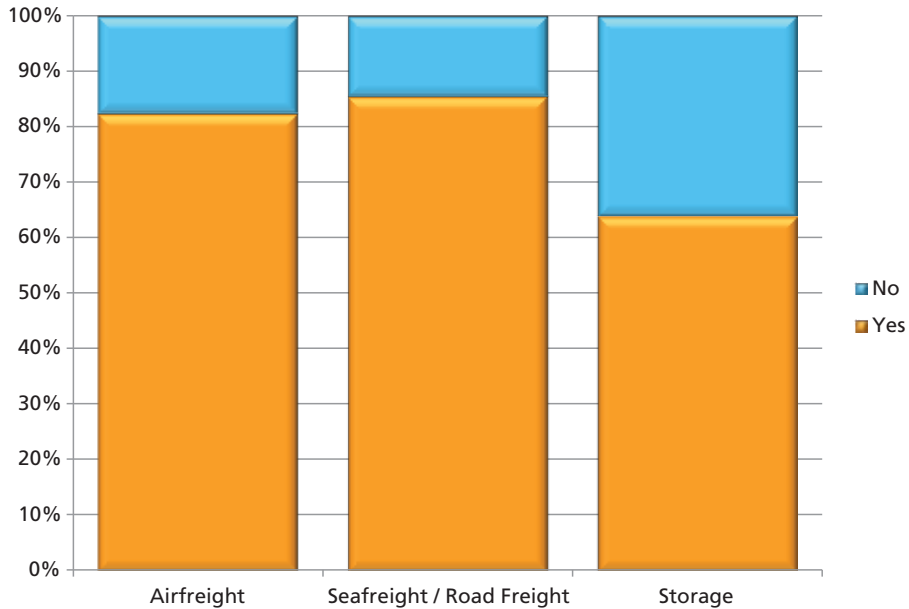


From the chart above we can see that 84.9% of respondents would assist with a spousal or partners visa if it was applicable in the host location. However, a number of respondents did comment that they would not provide work permit assistance unless it was part of the visa process. Only 10.8% would assist with a visa/work permit for a family Nanny although some stipulated that it would be at the assignees cost.

# 5. Moving to the Assignment Location

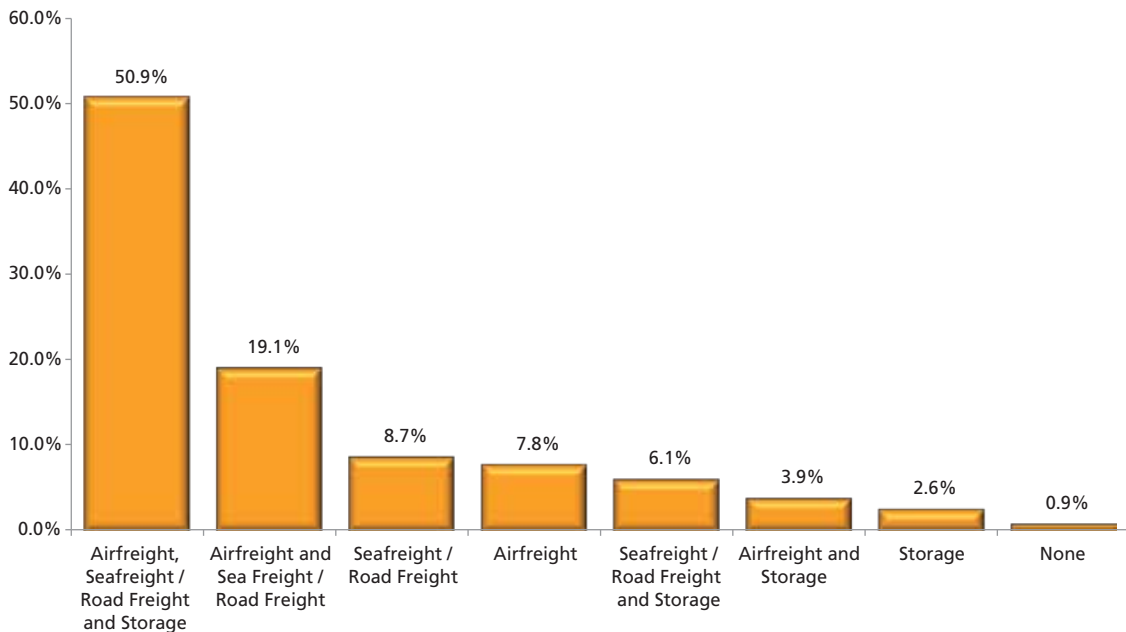
This section covers the move to the new location. It provides detail on the amount of airfreight, seafreight, storage and pet relocation included in the policy.

## Shipment of Household Goods



The survey respondents were asked whether they provided airfreight, sea/road freight and storage. There was a wide range of responses. The chart above shows the amount of airfreight, sea/road freight and storage

that was provided. However, the responses provided some varied patterns - some provided all three, some provided airfreight and storage, others just sea/road freight. On further analysis a different picture emerges.



Over half of the survey participants include airfreight, sea /road freight and storage in their LTA policy. 19.1% only include airfreight and sea/road freight and 8.7% just allow sea/road freight. This is closely followed by 7.8% of respondents that only allow airfreight whilst 6.1%

allow sea/road freight and storage. 3.9% allow airfreight and storage, 2.6% only allow storage whilst 0.9% have no provision for shipment included in their LTA policy although they did comment that they just reimburse excess baggage.

## Detailed Analysis

The amount allowed in the LTA Policy for Airfreight, Sea/Road Freight and Storage varied greatly.

For airfreight the limits varied between the following ranges:

- 200lbs to 1000lbs for an assignee with the amount doubling for an assignee and partner. Most organizations allowed the same amount for a dependent although some only allowed half the adult amount.
- 30 – 276 kilos for an assignee. In the majority of cases this allowance doubled for an assignee and partner and then was increased again by the same amount of an assignee, partner and family.
- 17.5 cubic feet to 95 cubic feet for an assignee with the amount the same for an assignee and partner or increasing by 50%. The amount only doubled for those taking partner and family.
- 0.5 to 2 cubic metres for an assignee. In the majority of cases this allowance doubled for an assignee and partner and increased again by 50% for assignee, partner and family.
- \$1,600 to \$10,000 for an assignee. However the majority did not increase this for an assignee and partner and less than half increased this for an assignee, partner and family.
- Some respondents stated that the airfreight allowance depended on assignee location
- 4% of survey respondents that included airfreight in their policy stated that the allowance had to be deemed as 'reasonable', was discretionary, or the amount was reviewed on a case by case basis.

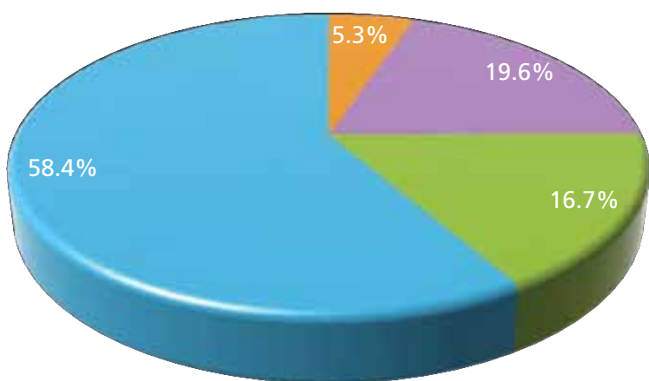
For sea/road freight the limits varied between the following ranges:

- Almost 37% of the survey respondents stated that the assignee was entitled to take a 20ft container by sea or road freight. Of the 37%, over half kept the allowance the same for an assignee and partner but doubled it for an assignee, partner and family and over a third doubled the allowance for an assignee and partner but kept it the same for assignee, partner and family. The remainder either kept the allowance as a 20ft container regardless of family size or doubled it for an assignee and partner and increased it further for assignee, partner and children.
- 20 cubic feet to 1050 cubic feet. Most doubled the allowance for an assignee and partner but kept the allowance the same for an assignee, partner and children.
- 5 cubic metres to 40 cubic metres. Most increased the allowance by 50% for an assignee and partner and then increased it again by the same amount for an assignee, partner and children.
- 5.6% of survey respondents that included sea/road freight in their policy stated that the allowance had to be deemed as 'reasonable', was discretionary, or the amount was reviewed on a case by case basis.

For storage the limits varied between the following ranges:

- \$75 - \$500 per month. Most kept the allowance the same regardless of family size.
- 6000 lbs to 30,000 lbs. Almost all of them kept the allowance the same regardless of family size.
- Some respondents restricted the allowance by time and allowed between 30 days to 2 years.
- Interestingly, 30% of the survey respondents stated that the assignee was entitled to storage but said the amount was either not stated, unlimited or only defined as 'reasonable'.

## Pet Relocation



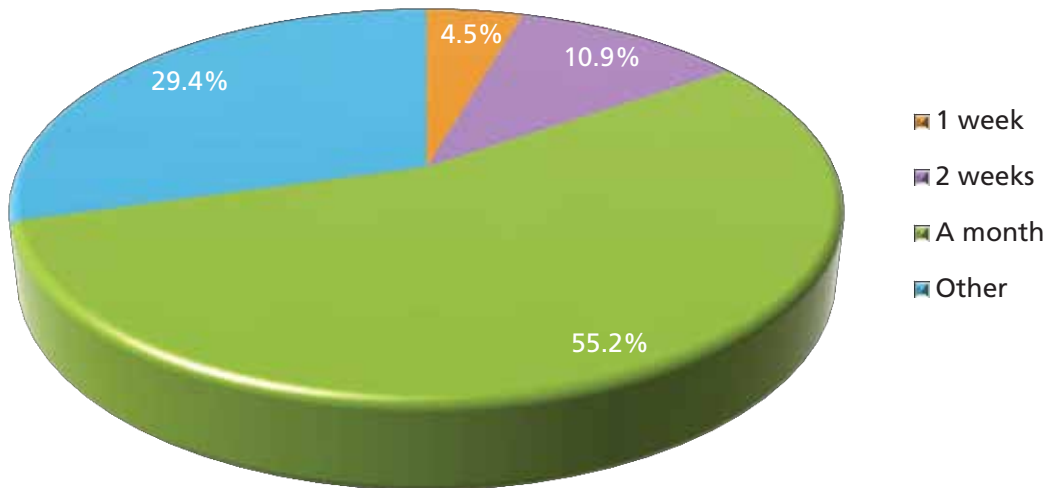
- Yes, all pets
- Yes, but the amount is capped and any additional expenses have to be paid for by the assignee
- Yes, but only certain pets
- No

Interestingly, 58.4% of the survey respondents do not provide assistance with relocating family pets. 19.6% of the survey respondents do provide assistance but the amount is capped and any additional expenses have to be paid by the assignee, 16.7% only include certain pets in their policy and just 5.3% provide assistance for all pets.

# 6. Start of Assignment

This section covers the start of the assignment. It provides detail on the amount of temporary housing provided to the assignee, any relocation or disturbance allowances that are paid to assist the assignee and their family to settle in and whether an assignment bonus or an assignment incentive payment is made.

## Temporary Housing

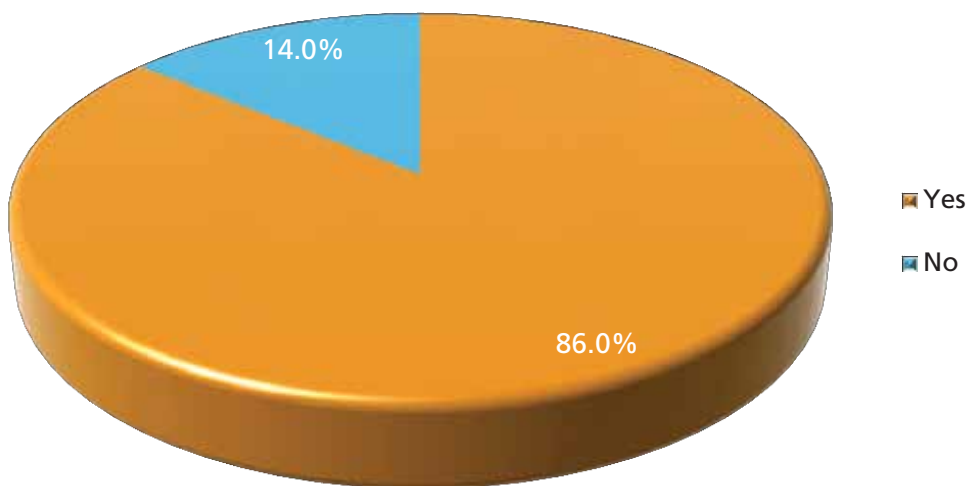


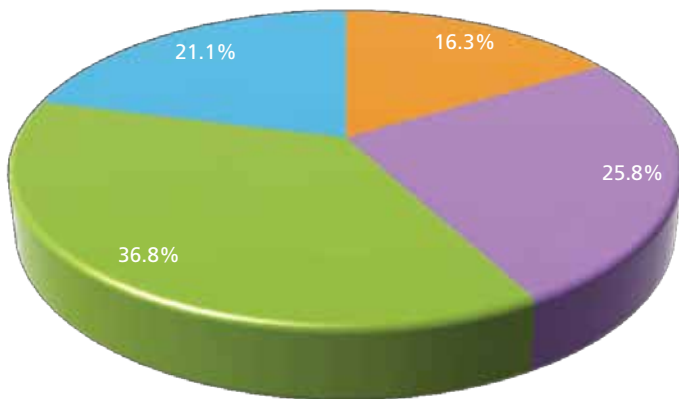
It is interesting to note that over half of the survey respondents provide 1 month's temporary accommodation at the start of assignment. 10.9% provide two weeks and 4.5% provide a week. The remaining 29.4% stated their policy was different. Of the 29.4%, an eighth stated they provide no temporary housing or it was not specified in the policy but the remainder provide between 30 and 90 days with the median being 45 days.

## Relocation Allowance or Disturbance Allowance

The survey asked whether the LTA policy included a relocation or disturbance allowance at the start of the assignment. Many organizations use this allowance to cover other costs that are not directly covered in the policy but that the assignee may still incur, such as postal redirection, utility connection charges, purchase of white goods, new school uniforms etc.

The chart below shows that 86% of the respondents do include a relocation or disturbance allowance as part of their policy.





- Amount defined by alternative method
- Fixed Amount
- Fixed percentage of base salary
- Variable Amount depending on family size

Of that 86%, 36.8% said that the allowance was calculated as a fixed percentage of base salary. The percentages that respondents used varied and included:

- 1 week's base salary, 2 weeks if accompanied
- 1 month's base salary
- 1 month's base salary but capped
- half of one month's salary
- 5% or 10% of salary depending on family size
- 5% to 10% depending on length of assignment
- 4%
- 10%
- 12%

25.8% stated that it was a fixed amount (this ranged from \$2,000 to \$15,000). 21.1% used family size to determine the amount of allowance paid. The table below shows the lower quartile, median and the upper quartile of the allowances for different family sizes:

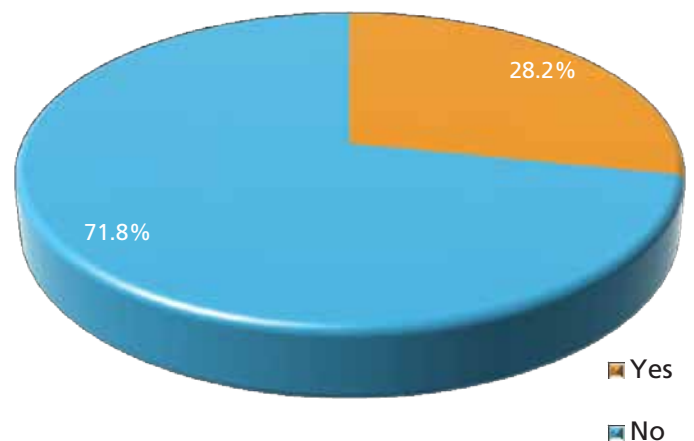
Summary	Lower Quartile	Median	Upper Quartile
Assignee	1,900	2,533	4,000
Assignee & Partner	3,200	4,800	5,667
Assignee, Partner & Children	4,000	5,160	6,667

16.3% stated that they used an alternative method to calculate the relocation or disturbance allowance including:

- 1 month housing allowance.
- fixed amount but items had to be claimed against receipts
- reimbursement of actual expenses
- determined by family size, base pay and cost of living in host location
- determined by family size, flight time between home and host, level of salary and duration of assignment
- amount depended on whether they were moving into furnished or unfurnished accommodation
- percentage of base salary but capped

### Assignment Bonus or Assignment Incentive Payment

The survey also looked as to whether organizations pay an assignment bonus or an assignment incentive payment in addition to the disturbance or relocation allowance.

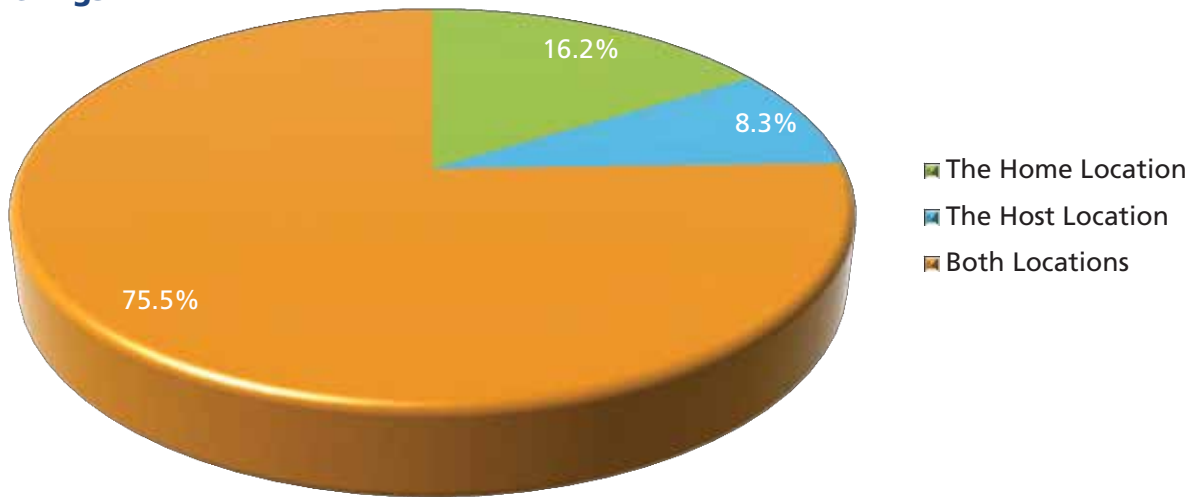


Interestingly the vast majority, 71.8%, stated that they did not provide an assignment bonus or an assignment incentive payment in addition to the disturbance or relocation allowance. Of the 28.2% that did provide an assignment bonus or an assignment incentive payment - the amounts varied between 5% and 15%, 1 month's base salary, depended on seniority or depended on host location.

# 7. Tax Policy

This section looks at the level of support organizations provide their assignees in terms of the level of tax assistance. It goes into detail on the number of organizations that include tax briefings in their LTA policy, where the tax briefings are held and how much assistance the LTA policy provides with tax returns. It also looks at whether organizations tax equalize or tax protect and if they do, what income do they include.

## Tax Briefings

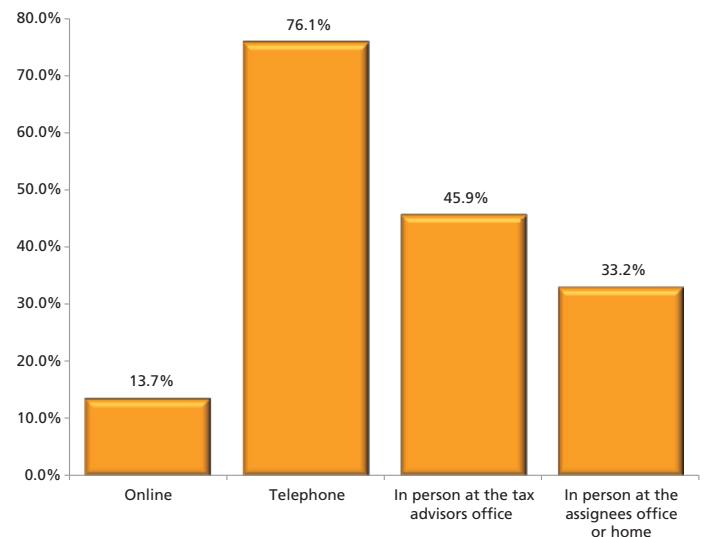


Just over three quarters of the survey respondents provided tax briefings in the home and host locations. 16.2% provided briefings in the home location and 8.3% provided briefings in the host location.

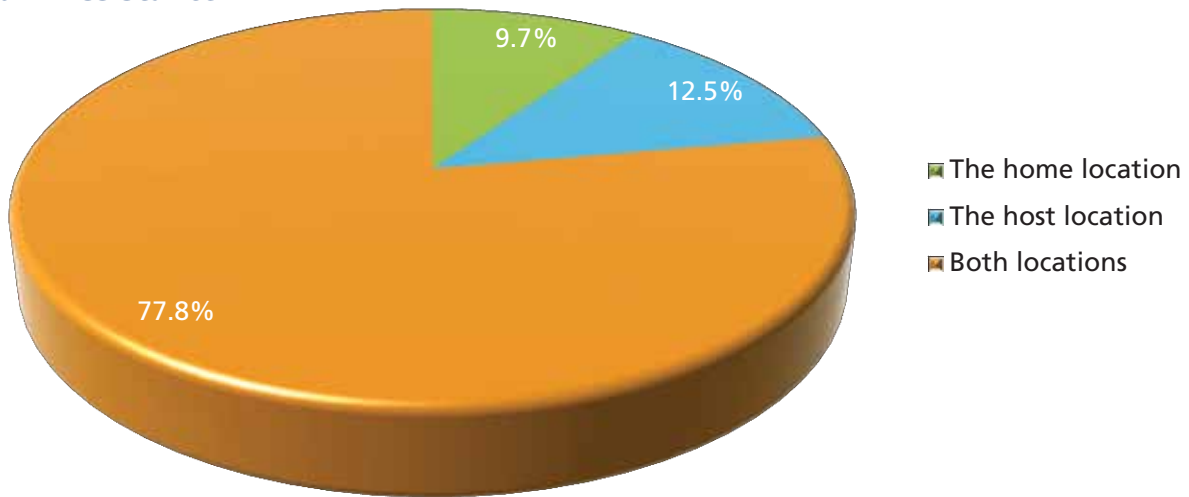
The survey respondents were asked whether they offered the briefings:

- online
- by telephone
- in person at the tax advisors office
- in person at the assignees office or home

The chart below shows how the tax service providers offer tax briefings. By far the most common is to offer a tax briefing over the phone. 45.9% of organizations offer the assignee the ability to have their tax briefing in person at the tax provider's office. A third offer the assignee the ability to have their tax briefing in the assignees home or place of work and 13.7% offer a tax briefing online.



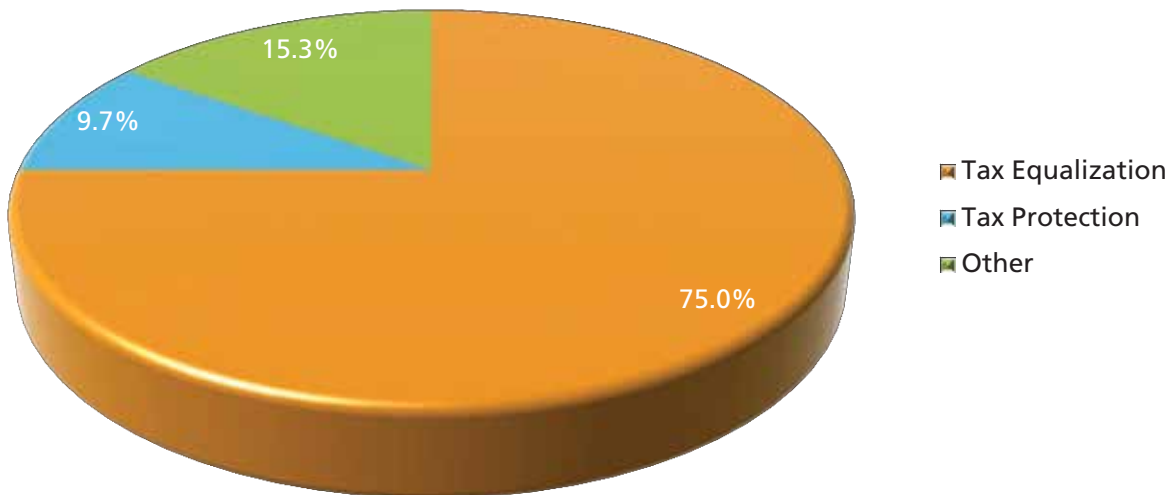
### Tax Return Assistance



The LTA policy, for the clear majority of organizations, includes assistance with the tax returns in both the home and host location. 12.5% of organizations only provide assistance in the host location and 9.7% only provide assistance in the home location.

This could be directly correlated to the fact that, as can be seen in the chart below, a similar majority of organizations tax equalize their assignees.

### Tax Policy



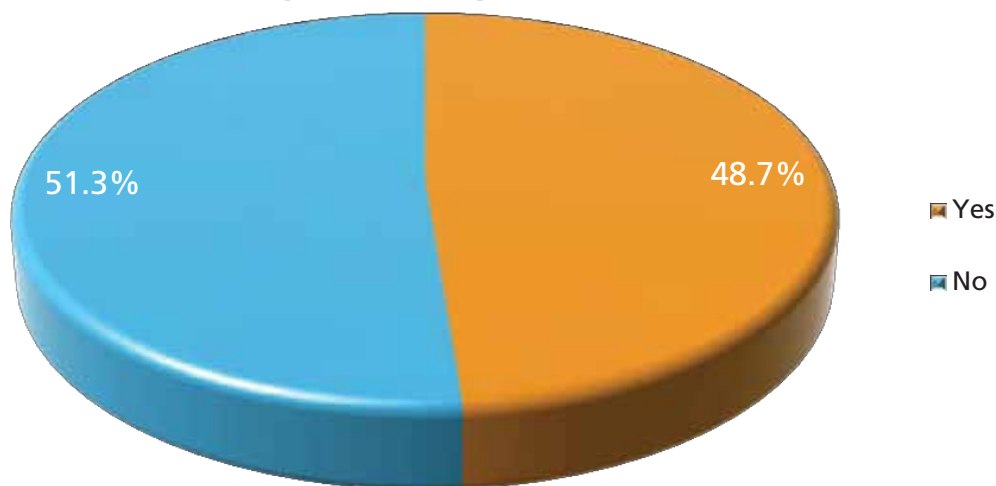
The LTA policy for three quarters of the survey respondents provides tax equalization to their assignees. 9.7% offer tax protection and 15.3% of organizations provided other assistance:

- depending on the package the assignees were offered
- depending on the host location and varied across the assignee population
- tax equalization on assignment allowances only
- or they did not provide any level of tax protection or tax equalization.

### Detailed Analysis

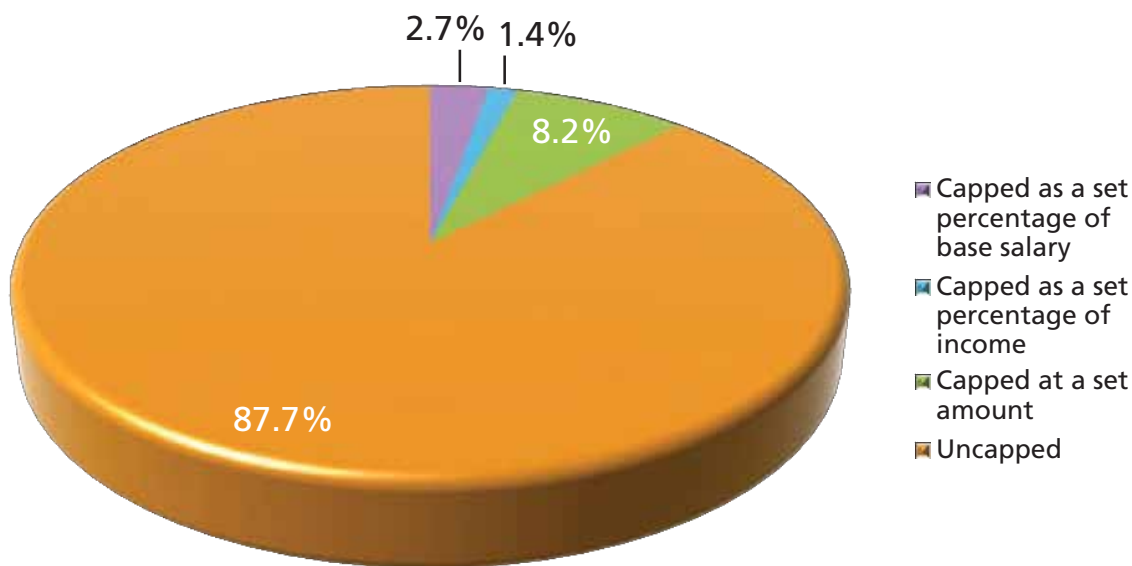
For those assignees that were tax equalized the survey respondents were asked what, apart from employment income, was included in the tax equalization policy.

#### Are share awards or stock options tax equalized?



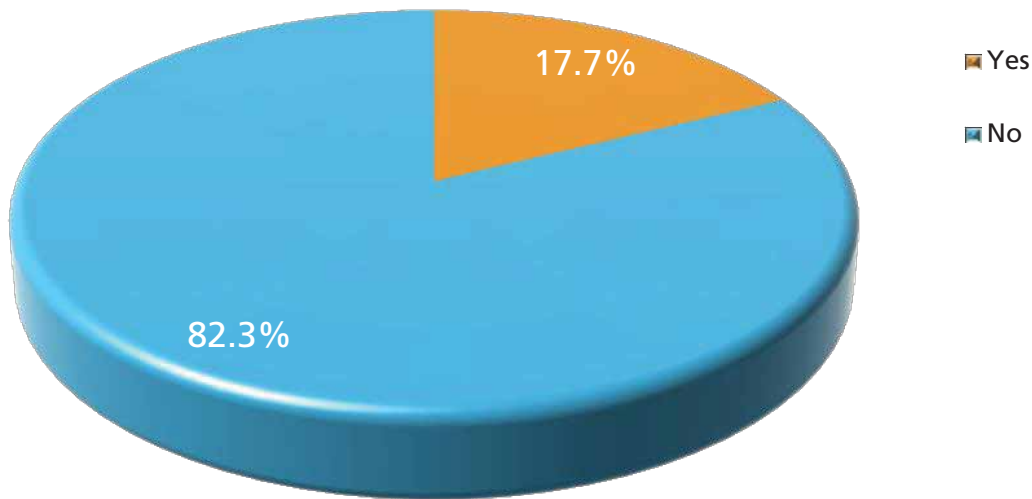
The survey respondents were almost equally split when it came to tax equalizing share awards or stock options.

#### Is tax equalization on share awards or stock options capped?



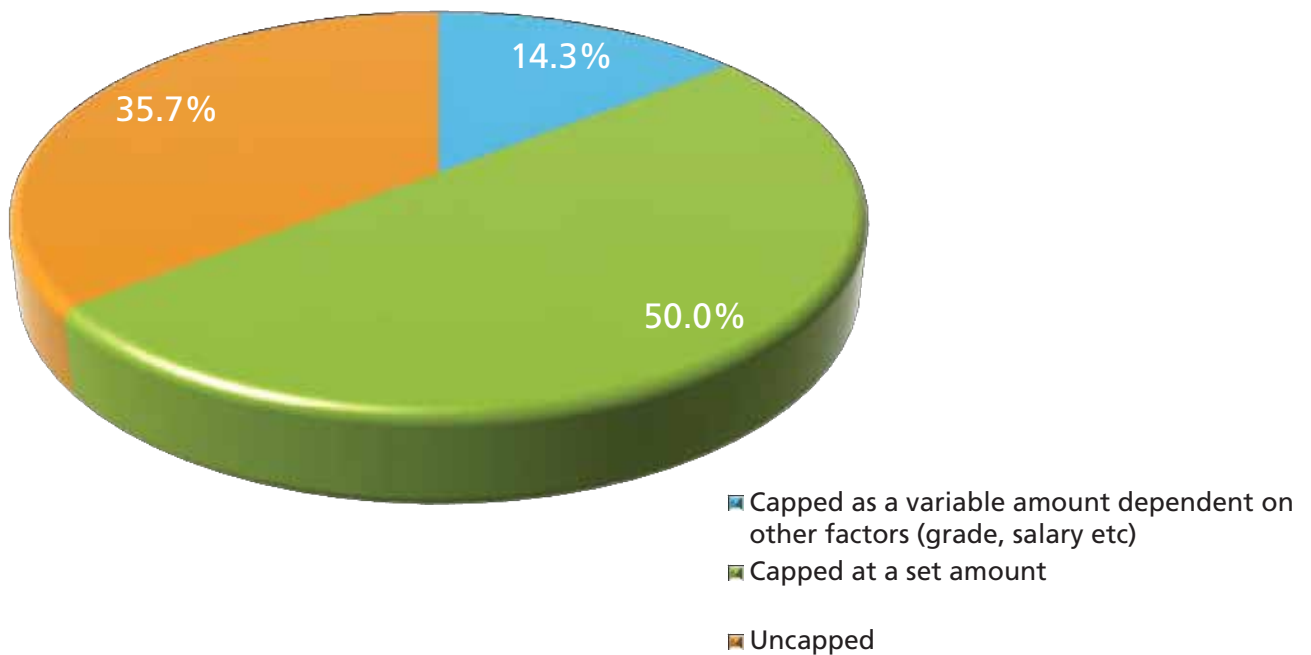
Of the 48.7% who did tax equalize share awards or stock options, 87.7% leave the amount as uncapped. 8.2% of the respondents cap the amount of assistance at a fixed amount and this ranged from \$50,000 to \$250,000. 2.7% cap the amount of equalization as a set percentage of base salary and 1.4% capped it as a set percentage of income.

### Is personal income tax equalized?



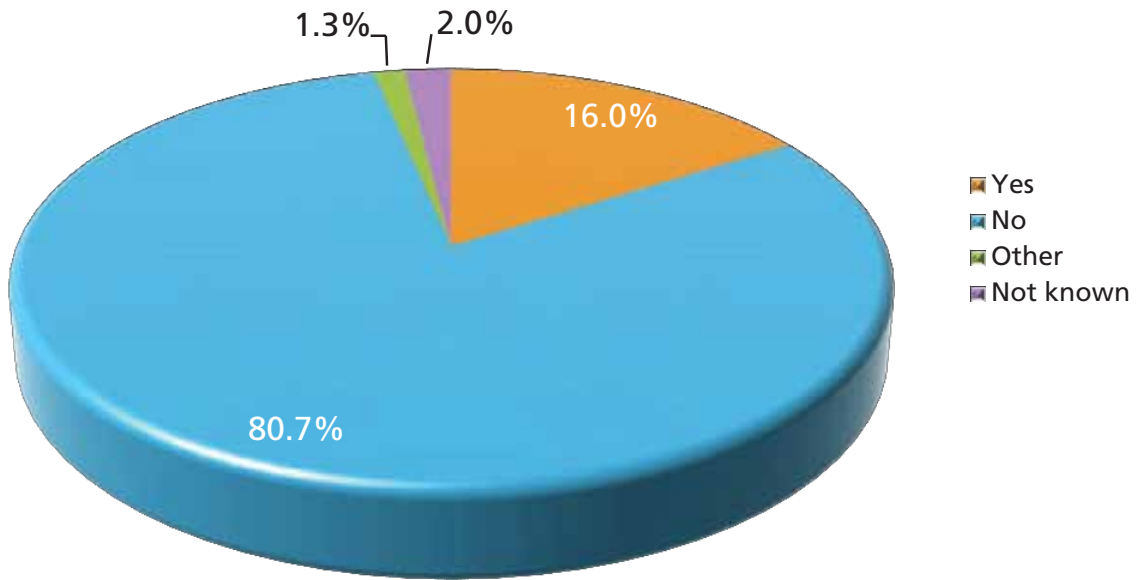
The vast majority of organizations do not tax equalize personal income. This is not surprising as doing so could potentially leave the organization exposed to tax liabilities that are outside its control.

### Is tax equalization on personal income capped?



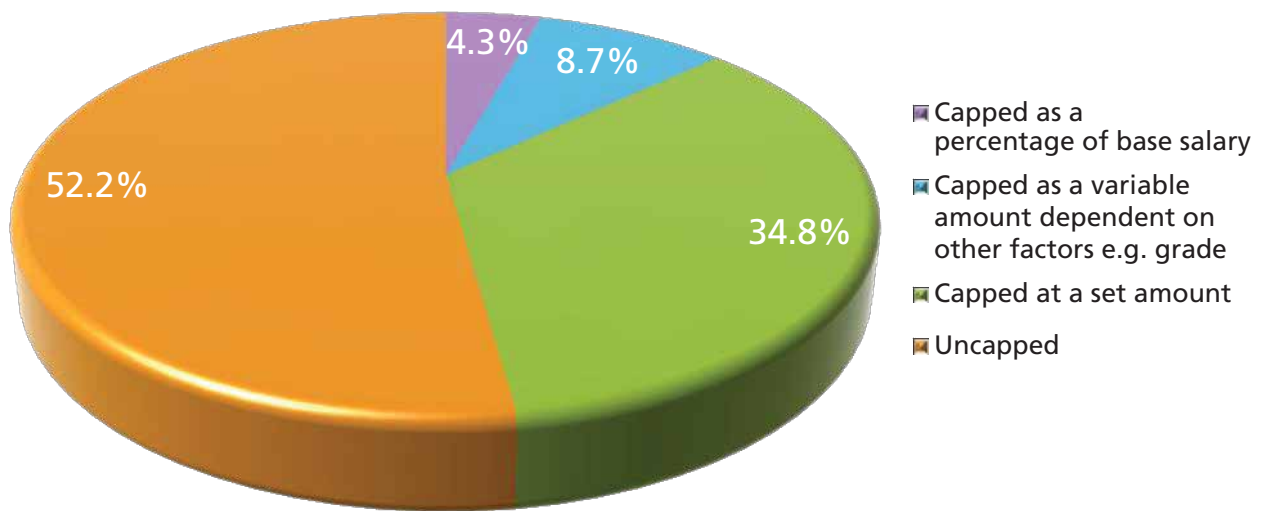
Interestingly, of the 17.7% that do tax equalize personal income, half cap it at a set amount (ranging from \$1,000 to \$100,000 but with a median of \$32,000) and 14.3% cap the amount but it is dependent on other factors such as grade, salary etc. 35.7% do not cap it at all.

**Are capital gains tax equalized?**



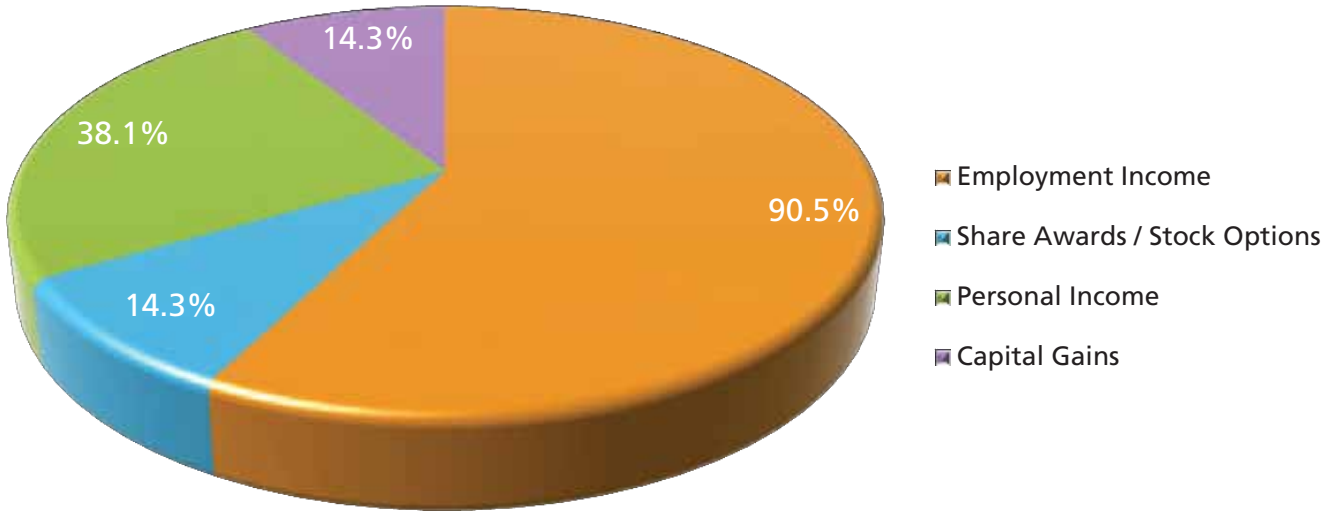
Of those that offer tax equalization in their LTA policy, 80.7% do not tax equalize capital gains.

**Is tax equalization on capital gains capped?**



Of the 16% that do equalize capital gains, 34.8% cap it at a set amount (ranging from \$15,000 to \$50,000), 8.7% cap the amount but it is dependent on other factors such as grade and 4.3% cap the amount as a percentage of base salary. Over half do not place a cap on the amount they tax equalize on capital gains.

For the policies that offered tax protection the survey respondents were asked what income was included.



Of those that included tax protection in their LTA policy, 90.5% tax protected employment income, 38.1% tax protected personal income, and 14.3% tax protected share awards/stock options and capital gains.



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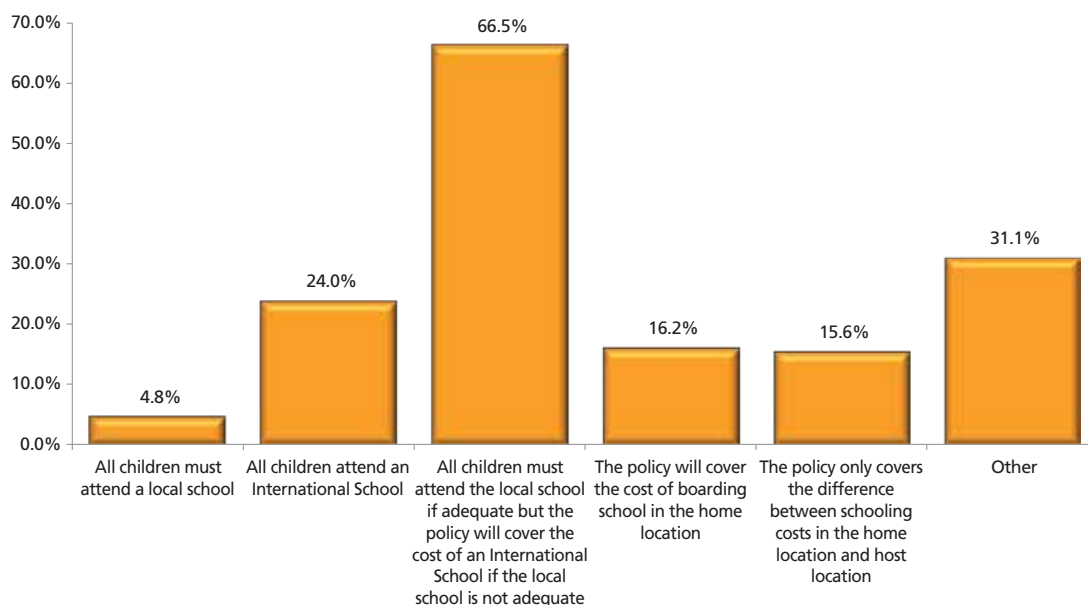
The Lancaster, London, UK  
**November 8 2013**

# 8. On Assignment

This section looks at the level of support organizations provide their assignees whilst on assignment. It provides more detail on schooling and the level of contribution made by the organizations, partner support, company car, housing allowance, deduction of home housing norm, home leave entitlement, rest and relaxation trips, hardship allowance, property management in the home location, international medical cover, holiday entitlement, split pay, exceptions, cost of living data and how often the cost of living is reviewed.

## Schooling

The level of assistance with schooling included in a LTA policy varies considerably. Some organizations provide no assistance while at the other end of the spectrum some organizations cover the full cost of schooling in the host location for the entire period of the assignment.



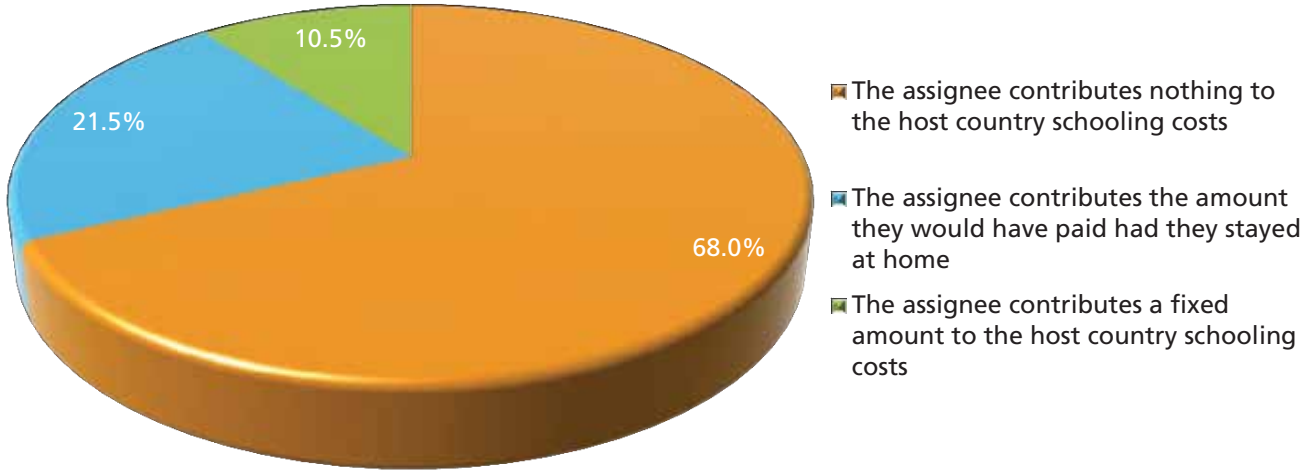
The chart above shows that organizations offer more than one solution to the issue of schooling. Two thirds of the respondents request that the children must attend the local school if adequate but will cover the cost of an international school if the local school is inadequate. 24% of the respondents stated that the policy covered the child to attend an international school. 16.2% stated that the policy covered the cost of boarding school in the home location but of the 16.2%, three quarters also stated that the child must attend the local school if adequate but the policy would cover an international school if that was more appropriate. 15.6% of the survey respondents only cover the difference in the cost of schooling in the home and host location.

Some of the 'Other' policy provisions included:

- Schooling is not covered in the policy
- Allowance provided for schooling up until the age of 18
- The cost of schooling is only paid for up to a certain amount
- Boarding school is also reimbursable at a country close to host location if either local or international schools are not adequate.
- The assignee may choose any type of schooling
- Cost of tuition up to amount of a School of Reference fees. School of Reference is one that offers curriculum compatible with that of home country.



### Assignee Contribution to Schooling

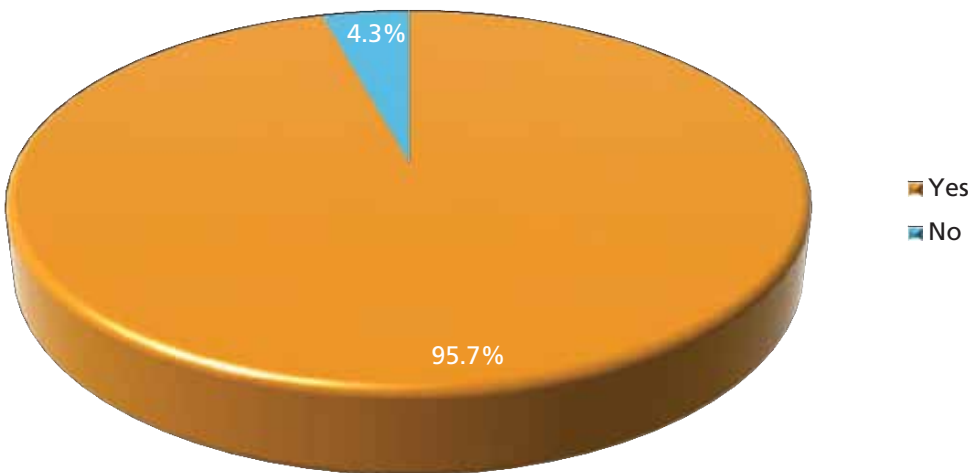


68% of respondents stated that their LTA policy did not require the assignee to contribute anything to the host country schooling costs whilst 21.5% stated that the assignee contributes the amount they would have paid had they stayed in their home country. For the 10.5% of respondents whose policy states that the assignee must

contribute a fixed amount to the host country schooling costs, these fixed amounts are defined as:

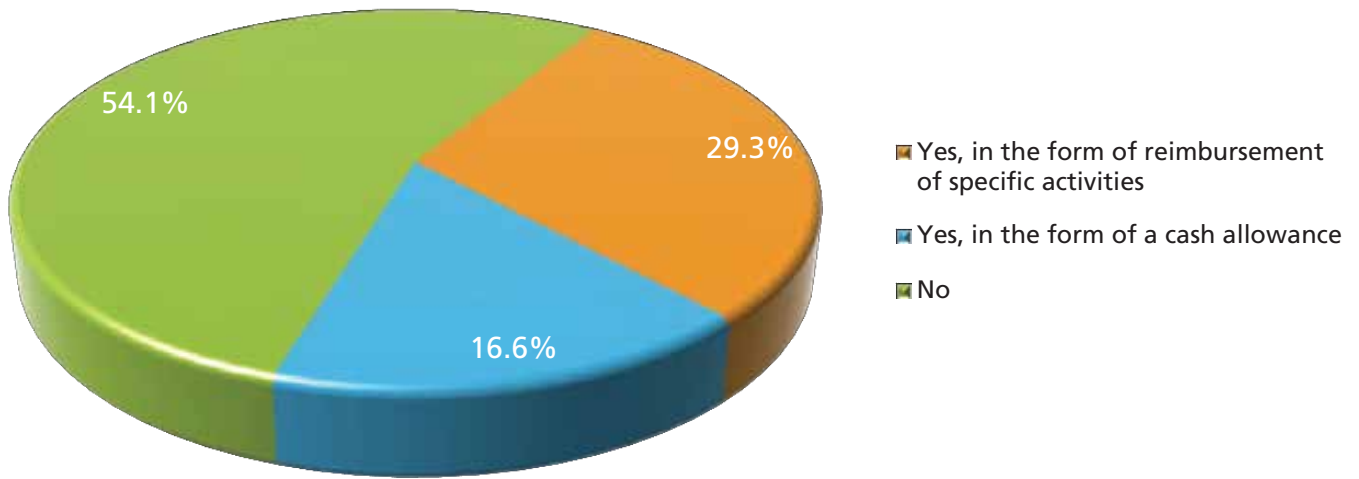
- Determined by the host location
- Capped at a set amount per child per year
- Or range between 25% and 50%

### Are the schooling costs covered for the whole assignment or scaled down over the duration of the assignment?



95.7% of respondents who cover the cost of schooling do so for the duration of the assignment. Only 4.3% scale down the level of assistance over the duration of the assignment.

### Partner Support

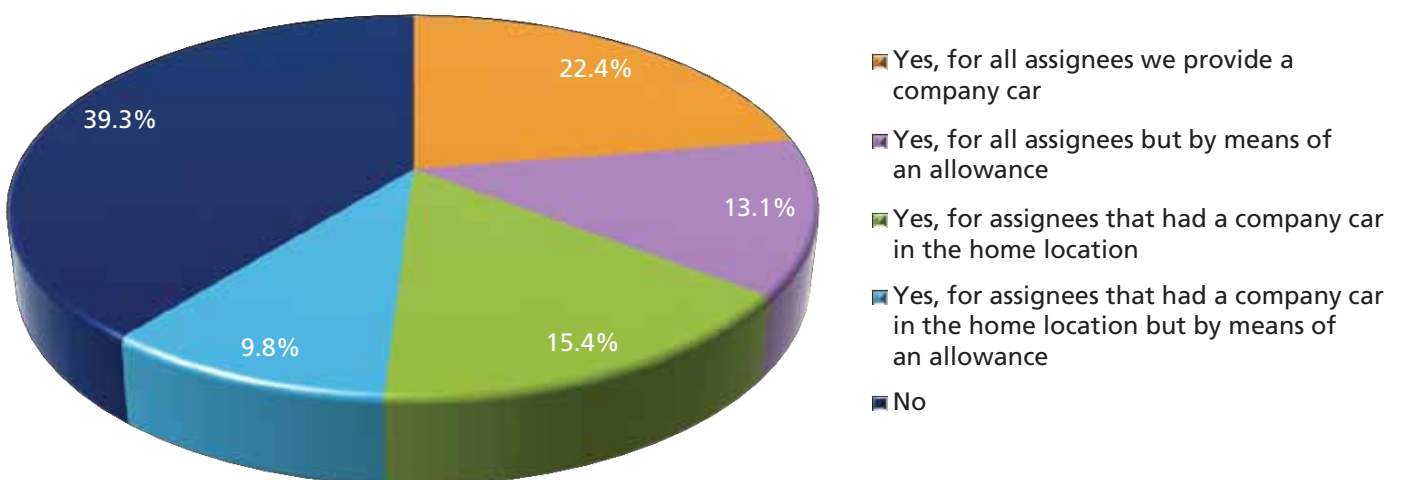


Over half of the survey respondents did not provide any form of partner support. Of those that did provide support, 16.6% provided a cash allowance that ranged from \$1,600 to \$6,600 and 29.3% reimbursed specific activities.

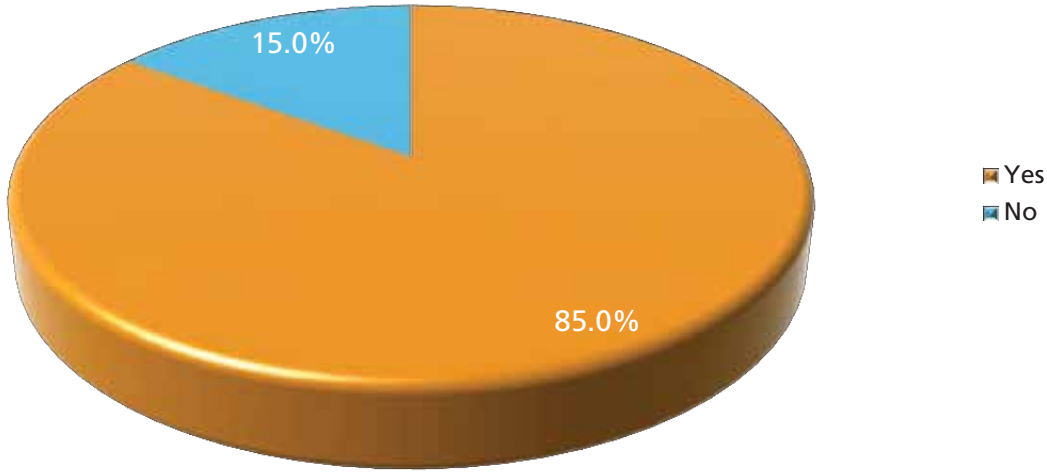
### Company Car

The chart below shows that almost 40% provide no assistance with a company car in the host location. 22.4% provide a company car for all assignees. 15.4% provide a company car but only if the assignee was entitled to one in the home location.

13.1% provide an allowance and the assignee themselves make the necessary arrangements. 9.8% provide an allowance but only to those that would have received a company car in the home location.

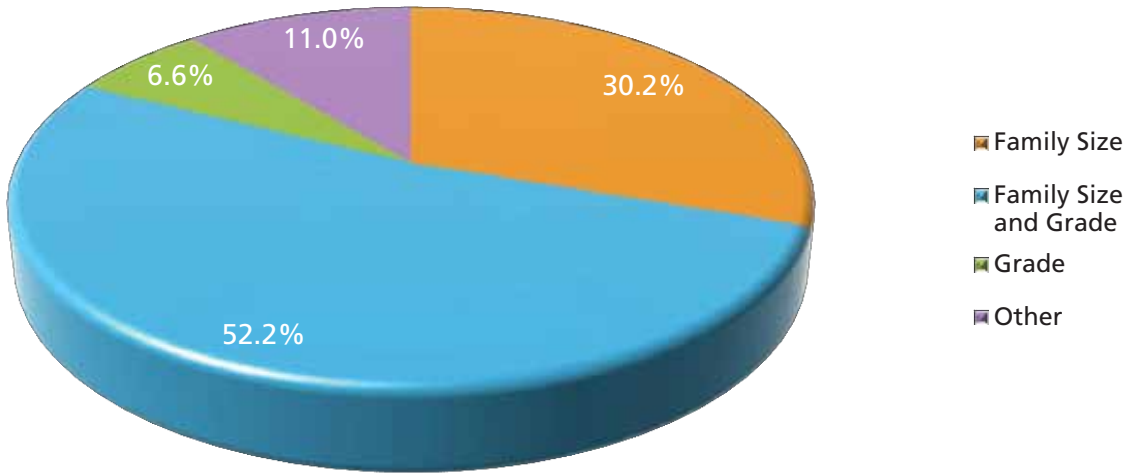


### Housing Allowance



The LTA policy for 85% of the survey respondents did provide an assignee with a housing allowance.

### How is the housing allowance determined?

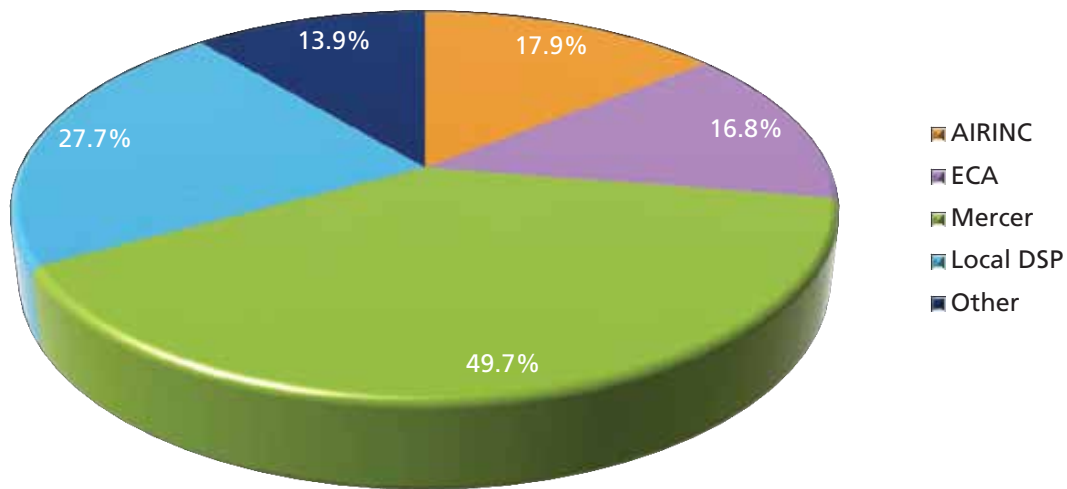


For the organizations that do provide a housing allowance the survey asked how the allowance was determined. Over half stated that the housing allowance was determined by family size and grade. 30.2% stated that it was determined by family size alone. 6.6% determined the amount of housing allowance the assignee should receive by grade.

11% used different measures to determine the amount of housing allowance an assignee should receive including:

- Percentage of normal housing costs
- Percentage of Gross Salary
- Family Size and Salary
- Negotiable
- Fixed Rate or flat amount
- Paid only in certain locations

### Housing Allowance Data

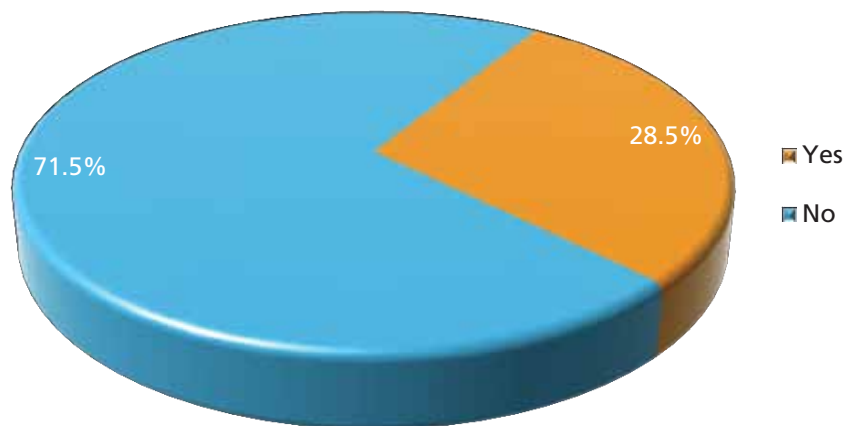


The survey looked into where Global Mobility professionals obtained their housing allowance data from. Almost half of those surveyed obtained their housing allowance data from Mercer. Just over a quarter obtained the data from a local destination services provider (DSP). 17.6% obtained their housing data from AIRINC and 16.8% obtained their data from ECA.

Some of the 'Other' housing allowance sources included:

- Host HR
- Local Office
- US State Department Office of Allowances
- Historical Experience

### Deduction of Home Housing Norm



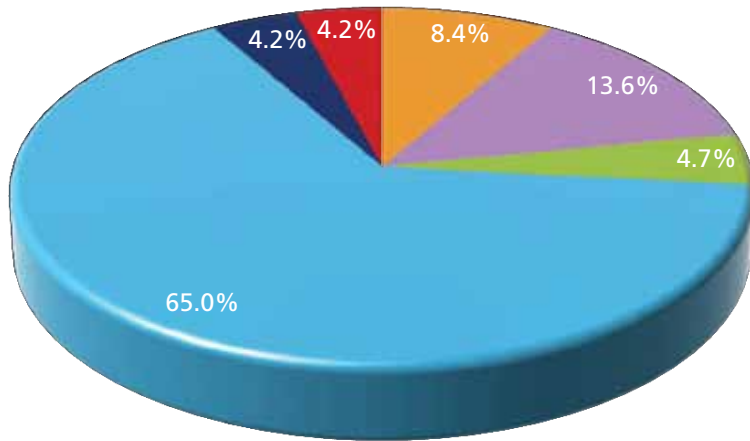
71.5% of organizations do not deduct a home housing norm. This is often because adding a home housing norm deduction to the balance sheet can be a point of debate with the assignee, can lead to time consuming discussions between the assignee, the business and the Global Mobility team and can be administratively burdensome.

For the 28.5% that do deduct a home housing norm this is calculated in one of the following ways:

- Based on home cost differential
- Percentage of base pay
- External data provider – AIRINC, Mercer
- Based on actual home housing costs
- Actual rent of home house
- Percentage of host housing cost

## Home Leave Entitlement

The survey asked respondents whether the LTA policy provided a home leave entitlement and if so how it was calculated.

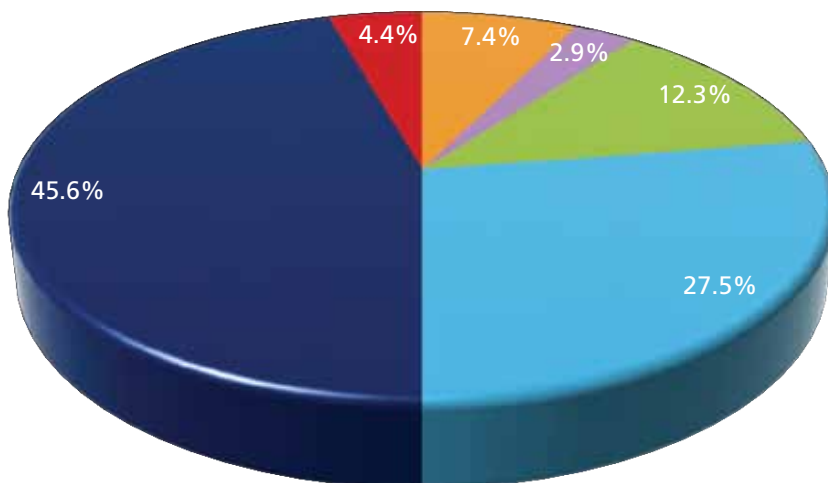


- Yes, in the form of a cash allowance determined by the cost of flights home and that can only be used for flights to the home location
- Yes, in the form of a cash allowance determined by the cost of flights home but can be used to travel to an alternative location
- Yes, in the form of a fixed cash allowance
- Yes, in the form of reimbursement of actual flights home
- Yes, Company book flights
- No

65% of those surveyed reimbursed the costs of actual flights home. 13.6% provided a cash allowance which was determined by the cost of flights home but could be used to travel to an alternative location. 8.4% provided a cash allowance, determined by the cost of flights home, but that could only be used for flights to the home location.

The benefit of this option is that the assignee could choose to fly at off peak times and/or at a lower grade and be able to have the flexibility to have more trips home if they needed them. 4.7% provided a fixed cash allowance and 4.2% booked home leave flights through the organization. 4.2% did not provide any form of home leave entitlement at all.

## What class of flight is allowed under home leave or is used to calculate the home leave allowance?



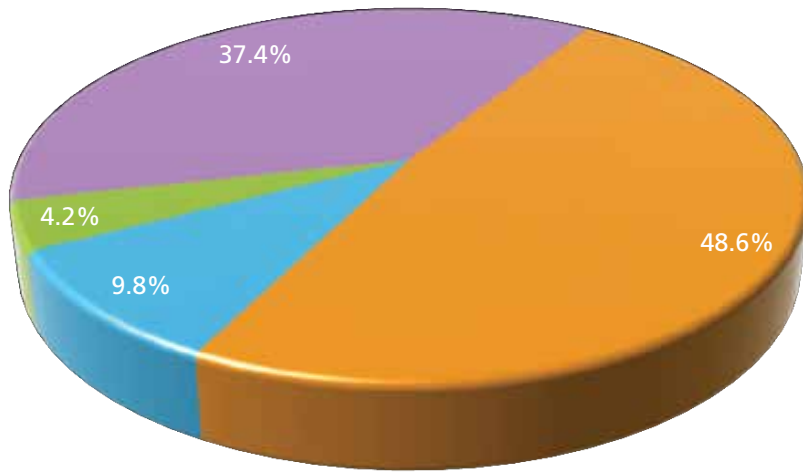
- Business Class for all flights
- Class of flight is determined by grade
- Class of flight is determined by grade and travel time
- Class of flight is determined by travel time
- Economy Class for all flights
- Other

45.6% of respondents stated that economy flights were used for all home leave trips or used to calculate the home leave allowance. 27.5% stated that the class of flight is determined by the travel time. 12.3% use grade and travel time to determine the class of flight. 7.4% allowed business flight for home leave or calculated the allowances based on these costs. Only 2.9% determined the class of flight by grade alone.

Some of the 'Other' determining factors included:

- Host Business Unit Travel Policy
- Travel Policy at the time of flight

### Hardship Allowance



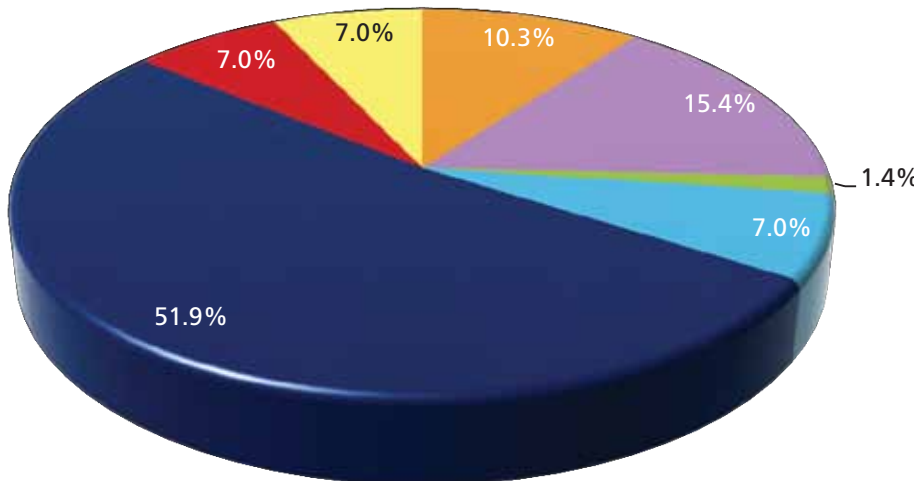
- Yes - calculated as a percentage of base salary
- Yes - calculated as a fixed allowance for all assignees
- Yes - calculated as an allowance based on grade and family size
- No

For those going to hardship locations the survey asked whether the LTA policy provided a hardship allowance. 48.6% provided a hardship allowance calculated as a percentage of base salary.

9.8% provided a fixed hardship allowance and 4.2% provided a hardship allowance based on grade and family size. 37.4% did not provide a hardship allowance.

### Rest and Relaxation Trips

For those in hardship locations the survey asked whether organizations provide Rest and Relaxations (R&R) trips.



- Yes, we reimburse actual flights home
- Yes, we reimburse actual flights to an alternative destination
- Yes, we provide a fixed gross allowance
- Yes, we provide a fixed net allowance
- No
- Other
- We do not currently have anyone in a hardship location

Over half stated that they did not provide R&R trips. 15.4% reimbursed actual flights to an alternative destination, 10.3% reimbursed actual flights home, 7% provided a fixed net allowance and 1.4% provided a fixed gross allowance. Some of the 'Other' provisions for R&R included:

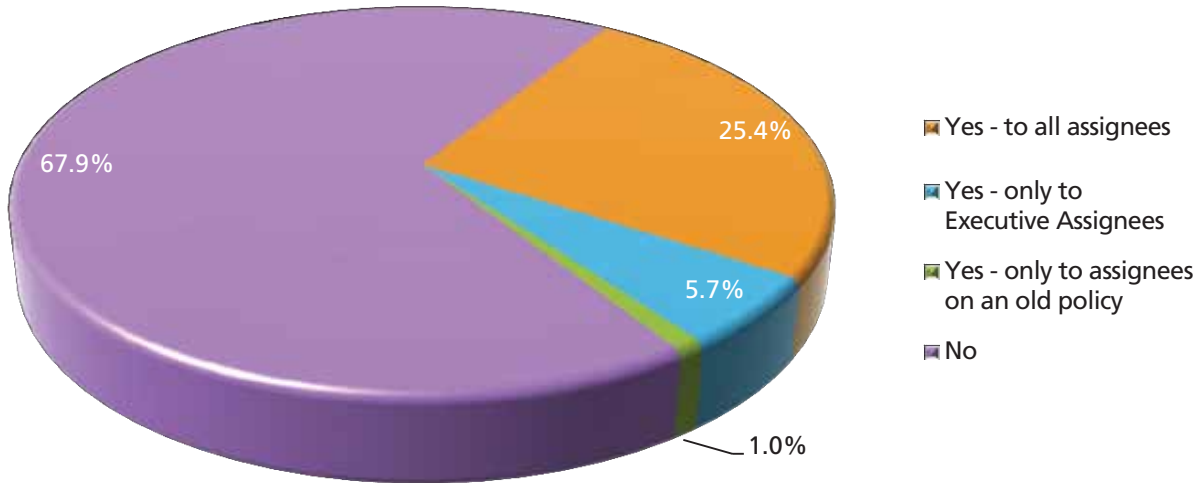
- Flight and hotel to a predetermined destination
- Flights, hotel and ground transportation to an alternative destination
- Flights to a fixed location and a per diem to cover hotel, meals & incidentals for 5 nights

- Only provided to destinations within a six hour flight radius
- Reimburse economy class airfare, reasonable accommodation and meals for assignee and eligible dependents
- Based as a percentage of base salary

7% do not currently have assignees in hardship locations and do not, as yet, have provision for this in their LTA policy.

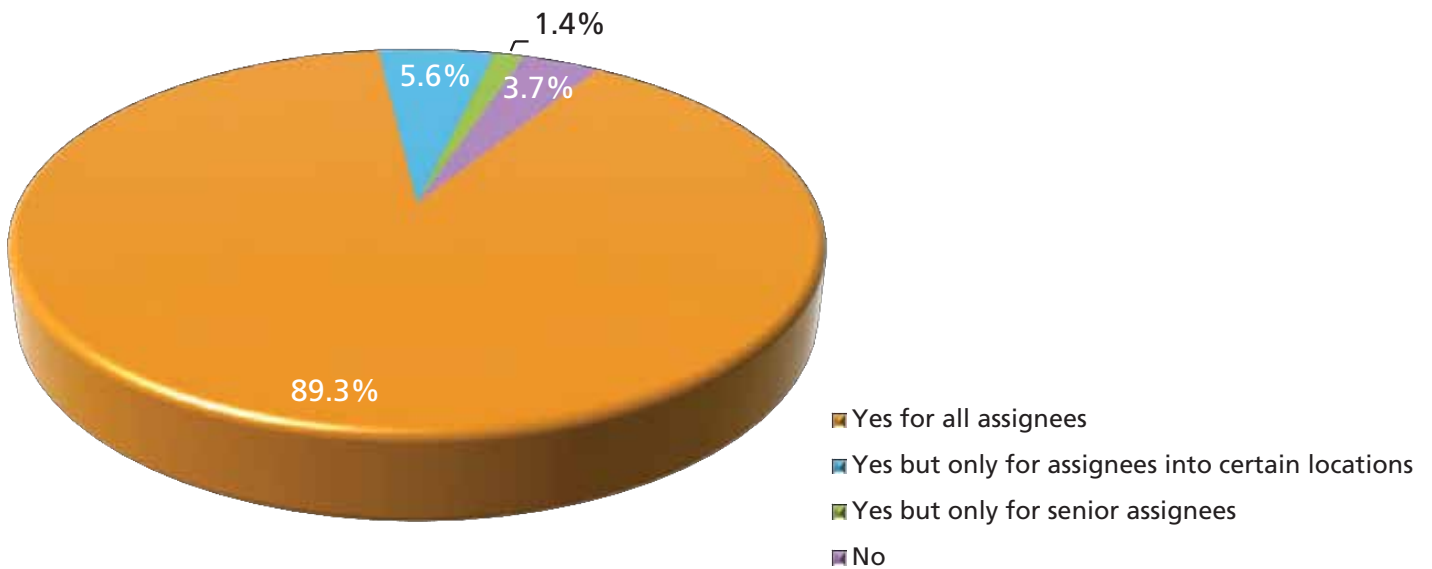
### Property Management in the home location

Property Management in the home location is included in the LTA Policy for less than a third of the respondents.



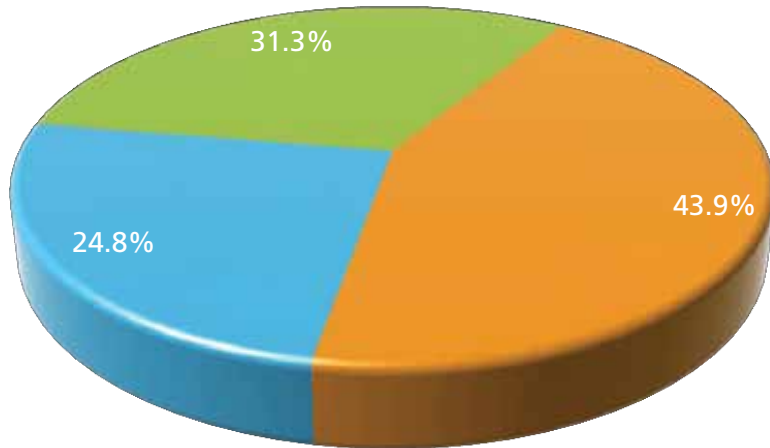
Just over a quarter provide property management in the home location for all assignees. 5.7% provide it only to Executive Assignees and 1% only provide it to assignees on older policies.

### International Medical Cover



89.3% of all survey respondents do include international medical cover in their LTA policy. 5.6% only include it for assignees into certain locations and 3.7% include it just for senior assignees. Surprisingly, 3.7% provide no international medical cover for their assignees.

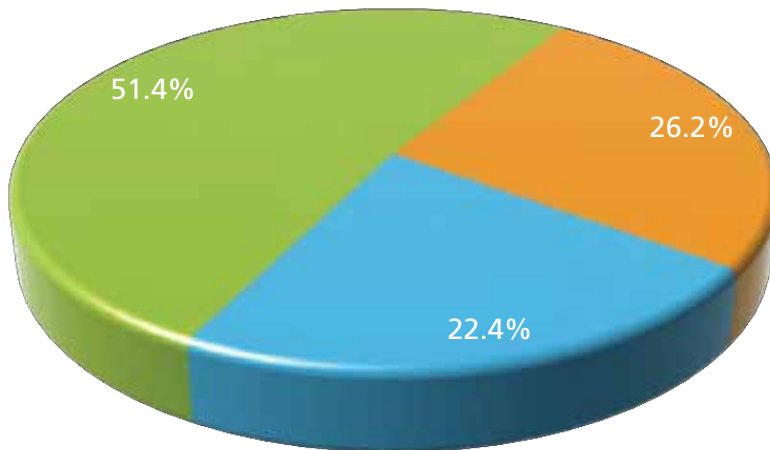
### Holiday Entitlement



- They keep their home country entitlement
- They receive the better of either home or host entitlement
- They transfer onto the host country entitlement

43.9% of assignees keep their home country entitlement, 31.3% transfer onto the host country entitlement and 24.8% receive the better of either home or host entitlement.

### Split Pay

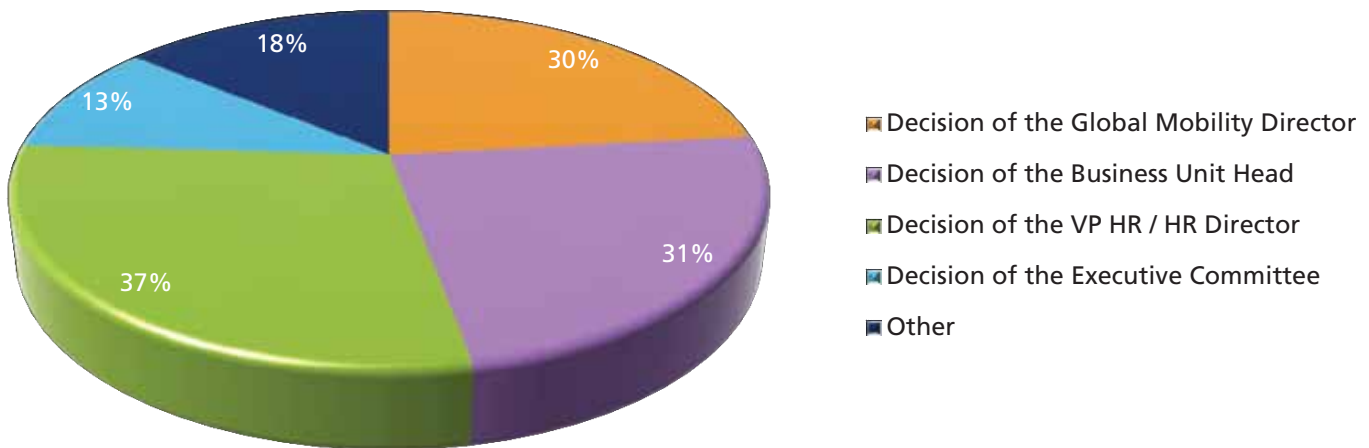


- Yes - the split is determined by the assignee
- Yes - the split is determined by policy
- No

With assignees often having financial obligations in both home and host locations the survey asked whether organizations offer split pay. 26.2% stated that they do offer split pay and the split is determined by the assignee. Another 22.4% also offer split pay but with the split being determined by policy. Over half do not offer split pay.

## Exceptions

Whilst many organizations try to review their policy regularly and ensure consistency across all assignees there are inevitably situations that arise that the policy does not cover. These exceptions are brought to the Global Mobility teams and the survey asked who was involved in granting or refusing exceptions.

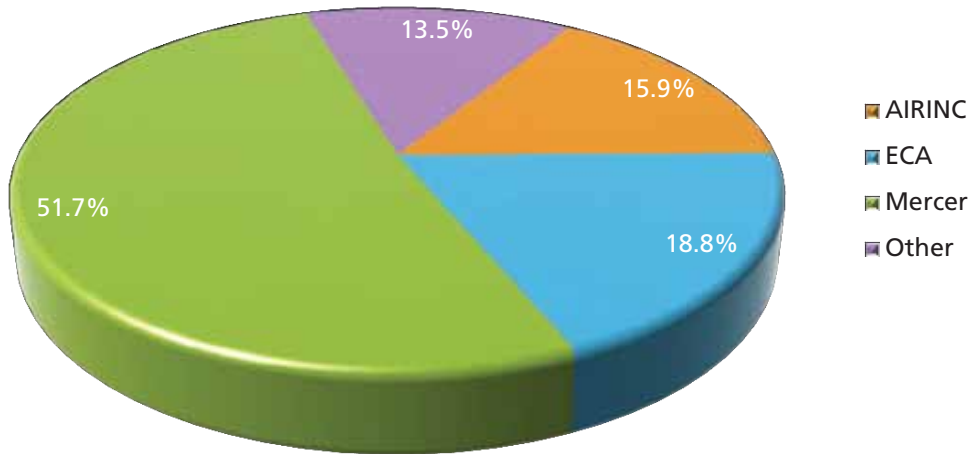


37% of the respondents stated that the VP HR/HR Director was involved in the exception approval process. 31% stated that the Business Unit Head was involved in the decision and 30% stated that the Global Mobility Director took part in the approval process. Only 13% stated that the Executive Committee were involved. 18% said others were involved in the exception process.

Some of the 'Others' included:

- Board Level
- Regional Global Mobility Manager
- Global Managing Director
- Reward Group
- Different levels of exceptions require different levels of approval
- Currently an inconsistent approval process

### Cost of Living Data

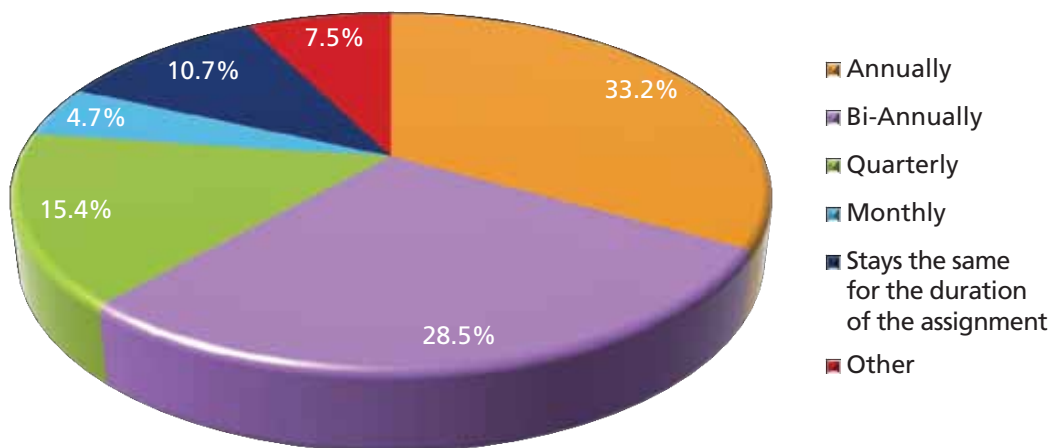


For those that provided a cost of living (COL) allowance, 51.7% used COL data from Mercer, 18.8% used data from ECA and 15.9% used data from AIRINC.

The 'others' used included:

- Professional Services Firm
- Internal Sourcing
- US Department of Services data
- Destination Services Provider

### How often are the COL indices and exchange rate reviewed?

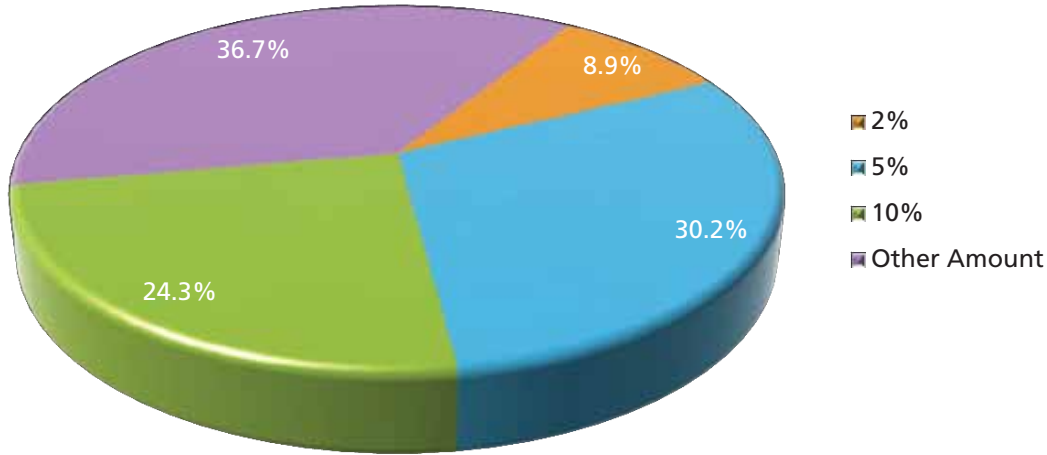


As the cost of living allowance aims to maintain an assignee's spending power whilst on assignment it can be important to review it regularly to ensure this remains the case. A third of the survey respondents review COL indices and the exchange rate annually. 28.5% review them twice a year and 15.4% review them quarterly. 10.7% do not review them during the entire assignment. 4.7% review the COL indices and exchange rate monthly.

7.5% responded 'Other' and this included:

- When COL tables are updated
- Only review countries where currency fluctuations are high.
- Assignees are based on a host country system and do not have COL reviews

**How much does the exchange rate and COL index need to change, in order for the assignees compensation to be updated?**



Once the COL index and exchange rates have been reviewed, the survey asked how much they must change for the assignees compensation to be updated. 30.2% of respondents stated that a change of 5% or more would lead them to update the assignees compensation, whilst 24.3% wait for the change to be 10% or more. 8.9% update the assignees compensation after a 2% change in exchange rate or cost of living.

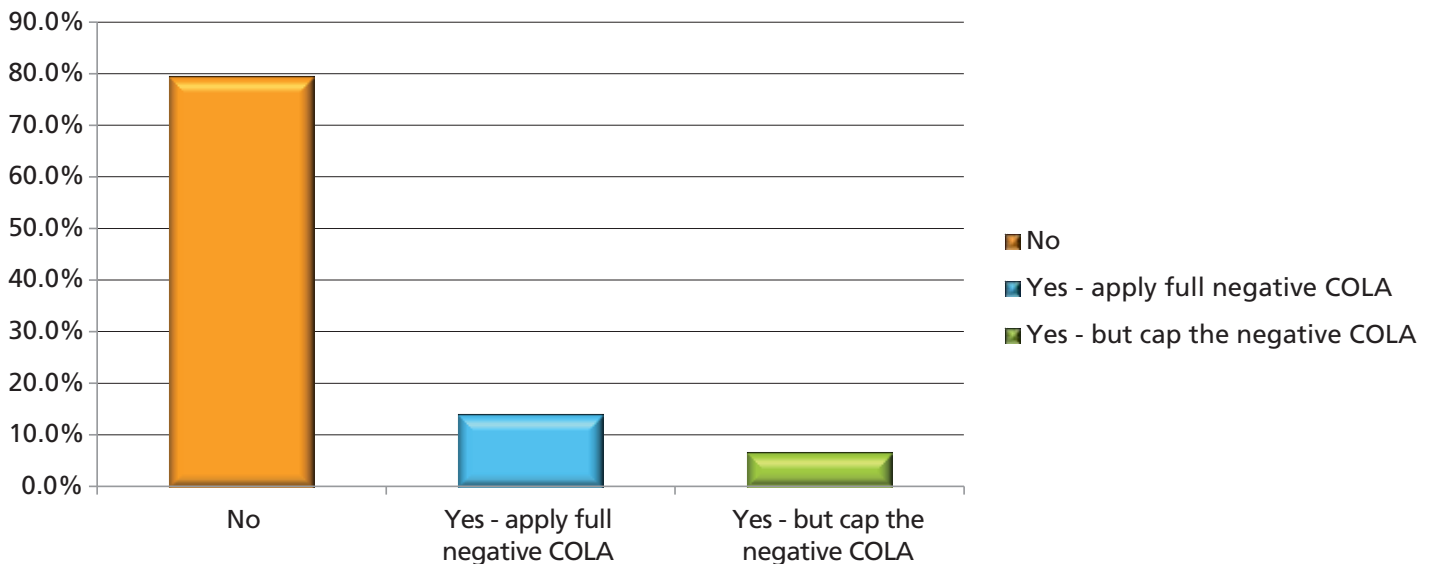
Over a third responded 'Other Amount'. This includes:

- 3%, 6%, 7%, 7.5% and 8%
- On an Ad hoc basis
- Updated at the time of review regardless of the percentage change

For those organizations that apply a COLA, the survey also asked whether they would implement a negative COLA.

The chart below shows that almost 80% would not implement a negative COLA. Of those that would, 14% said that they would implement the full amount and 6.5% said they would implement a negative COLA but would cap it at a certain amount.

**Do you apply negative COL indices?**



# 9. Conclusion

**The report highlights the different variations to, what many call, a standard Long Term Assignment Policy and can be used as an effective measuring tool for organizations when comparing themselves to the market.**

The report brings together the key elements of a Long Term Assignment policy and delves deep into the actual allowances provided for both the assignee and their family.

The findings can be used to help Global Mobility Professionals provide alternative solutions to areas of their current policy that are burdensome or are producing a number of exceptions.

The FEM is grateful to all those who participated in the survey. Each response has contributed in a huge way in making the study a success.

**The Forum for Expatriate Management**  
Spring 2013



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Find out more by contacting [andy@totallyexpat.com](mailto:andy@totallyexpat.com) or [brian@totallyexpat.com](mailto:brian@totallyexpat.com)



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# Appendix A

## About Us



### **The Forum for Expatriate Management was founded in October 2008 by Brian Friedman.**

Formerly the Chief Executive Officer of both Ernst & Young's and Arthur Andersen's Human Capital practice, Brian has worked in Global Mobility and Expatriate Management for over 25 years.

The Forum for Expatriate Management is both a virtual and real-time community of global mobility professionals from many of the world's leading organizations. Our membership profile includes senior HR professionals, global operations directors and

executive leaders who have to manage the issues of international staff on a daily basis plus selected service providers who bring expert advice, support and services to facilitate effective cross border employment and living. The range of sectors covered is extensive, including pharmaceutical, finance, petrochemical, defense and retail; their issues and requirements for information are universal.

Our members use the FEM website ([www.totallyexpat.com](http://www.totallyexpat.com)) as an information and news portal as well as to network with their fellow professionals worldwide.

# Appendix B

## List of Survey Participants

AECOM	DST Systems, Inc
AIG	Duke Corporate Education
Alfa Relocation for Vestas Wind Systems A/S	EBRD
Allergan, Inc	Echo Entertainment Group Limited
AllianceBernstein LP	EGS
AMEC	Electrocomponents Plc
American Licorice Company	Electronic Arts
Amgen	Elica SpA
Anadarko	Euler Hermes
ARCADIS NV	European Patent Office
Armajaro Trading Ltd	Expatriate Connect
Arup	Fidelity Information Services
Atkins	Foot Locker, Inc.
Ausenco	Frank Hirth LLC
Ball Corporation	Fresenius Kabi AG
Bank Leumi	Fujitsu
Barry Callebaut AG	Fujitsu Technology Solutions
Bayer AG	Gallagher Benefit Services
BBC	GD Arabia Ltd.
Berwin Leighton Paisner LLP	General Motors Company
Black & Veatch	Gerdau
BNP Paribas SA	GM Company
Bombardier Transportation GmbH	Go Daddy.com
BorgWarner Inc.	Goodwill India
Brambles Ltd	Grupo Antolin
Bridgestone Europe n.v.	Hatch
Britvic Soft Drinks	HCR
BRS Relocation Services	Herbalife International
Bupa	Herbert Smith Freehills
Careerbuilder	Hewlett-Packard Co
Carnegie Endowment for International Peace	Honeywell
Catlin	HSBC
CB&I	Hudson
CFA Institute	Human Resources Global Limited
CfBT Education Trust	Human Rights Watch
CGI	Hunt Consolidated, Inc.
Chevron	Huntsman
Cigna Global Health Benefit	IBM
Citi	ICF International
ClickSoftware	IHS Global Inc
Coats plc	Ingersoll Rand
Colt Technology Services	Intel
Compassion International	International Personal Finance
CoStar	Intuit
Cross Cultural Communications and Management	Jones Lang LaSalle
Danfoss A/S	Kellogg Brown & Root Pty Ltd
Daymon Worldwide/Daymon Interactions	Kelly Services, Inc.
Deutsche Fachgesellschaft Reisemedizin	Kenexa
DONG Energy	KPMG International
Draexlmaier Group	Legal & General



Lend Lease (Corporation)  
 Level 3 Communications  
 Lockheed Martin Corporation  
 Luxottica Retail  
 Maersk Line  
 Makhteshim-Agan Industries  
 Marks & Spencer Plc  
 Mayer Brown International LLP  
 McDermott, Inc.  
 McGraw-Hill  
 Mercer  
 Merck Serono SA Geneva  
 Mondelez International  
 Murphy Exploration & Production Co  
 Mwh Global Inc.  
 N.Y.K. Line (Hong Kong) Ltd.  
 Natixis  
 Nexen  
 NII Holdings, Inc  
 Nikon  
 Nomura International (HK) Limited  
 Northrop Grumman Corporation  
 NOVA Relocation BV  
 Novartis  
 Novo Nordisk Inc.  
 NUETERRA  
 NYSE Euronext  
 OMV  
 Oxfam GB  
 Palantir Solutions  
 Palram industries Ltd  
 Parex Resources Inc.  
 Paul C. Rizzo Associates, Inc.  
 People Mobility  
 Perfect Move  
 Petroleum Geo-Services  
 Philip Morris International  
 Plus Relocation Services, Inc  
 Premier Farnell  
 Prudential Plc  
 Qualcomm Incorporated  
 Rally Software  
 Ralph Lauren Corporation  
 RBS  
 Roche  
 Rockwool International A/S  
 Roshe Consult  
 RoyalHaskoningDHV  
 Scotiabank  
 Seagate

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 Seventh-day Adventist Church South Pacific  
 Siemens LLC  
 Siemens Israel Ltd.  
 Silicon Valley Bank  
 SKM  
 Smith & Nephew Plc  
 Sony  
 SS HR  
 Stamford Corporate Housing  
 Standard Chartered bank  
 State Street  
 SunGard  
 Tata Technologies  
 TE  
 Teck Resources Limited  
 Telefónica S.A.  
 Teleplan  
 Tesco International Sourcing Ltd  
 Tessengerlo Chemie NV/SA  
 Teva Pharmaceuticals Industries LTD  
 The Body Shop International  
 The Hanover Insurance Group  
 The Sage Group plc  
 The Shaw Group Inc  
 The Travelers Companies, Inc.  
 Thomson Reuters  
 ThoughtWorks, Inc.  
 TJX  
 Rentokil Initial  
 Toys"R"Us  
 TTK Services PVT Ltd  
 UCB  
 Umicore USA Inc.  
 Unilever  
 University of Central Lancashire  
 UTC Aerospace Systems  
 Veolia Environnement  
 Veolia Transdev  
 Visa, Inc.  
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