

Employee Benefits*

Unlocking benefits

- becoming an employer of choice
- an Employee Benefits package in line with the norms for the industry
- optimising labour costs
- tackling tax and legal issues
- achieving optimised benefit plans
- an integrated approach taking into account the total reward package

Proven expertise

- Specialists in social law, personal tax, corporate tax, benefits and reward, to design compensation packages that take account of all the implications for your company.
- PricewaterhouseCoopers has wide experience in the field of Employee Benefits in every sector and with companies of all sizes.

Employee Benefits are key to attracting and retaining good employees. Top employees expect their compensation packages to include insurance policies, pension guarantees, death and disability benefits, medical expenses and much more. Besides this, how you implement Employee Benefits can help optimise your labour costs. PricewaterhouseCoopers can help you create the most interesting benefit package for the business sector in which you are engaged in order to attract and retain the right staff.

Our offering in the field of Employee Benefits

- with regard to **supplementary pensions**:
 - PricewaterhouseCoopers assists in **tackling tax and legal issues** on national and international levels with regard to your supplementary pension schemes
 - we help you **avoid specific problems** such as the under-financing of supplementary pension plans
 - we help you **manage** your pension plans, allowing your own personnel to focus on core business matters
 - if it's your insurance company that manages your pension plans, we can carry out a **detailed audit**, with real added value as the objective
- advice on **deferral of income**, which can result in substantial advantages for both your company and its employees
- **benchmarking studies** relevant to your company's particular situation, on a global or local level
- bridging the gap between the real value of benefits to your employees and their **perception of this value**
- creation of an **individual benefit statement** that gives a complete and positive view of the efforts the employer makes for its employees



PricewaterhouseCoopers delivers a solution for your problem

- **...defined benefits, defined contributions, 'cafeteria' plans, branch 23 policies, collective capitalisation, cash balance ... Are you able to find your way through the technical jargon of the market?**

PricewaterhouseCoopers can help you define and analyse the various components of your Employee Benefits package; the type and level of coverage, the staff to be signed up, the type of plan, the pension vehicle, analysis of the tariff conditions offered by a variety of insurers, the actual and real costs.

- **What is your position in the market by reference to your company's Employee Benefits package?**

PricewaterhouseCoopers carries out global and sectoral benchmarking exercises in order to determine the position of your compensation package within your sector.

- **Do flexible rewards suit every company?**

PricewaterhouseCoopers will inform you about the concept of flexible reward, including the advantages, disadvantages and limits. We will help you determine the latitude you have for integrating a flexible Employee Benefits policy within your own structure.

- **What are the implications of the new law on supplementary retirement pensions? And of the tax reform this law gives rise to? How is this to be understood and how far does it concern you?**

PricewaterhouseCoopers helps you to understand new concepts and their legal and tax implications and, together with you, determines the limits and opportunities engendered by new laws.

- **What are the possibilities for personalising supplementary benefits for managers under the "Vandenbroucke Act"?**

PricewaterhouseCoopers will help you set up an Employee Benefits policy that fits your managers' profiles and that is compatible from a technical, legal and fiscal point of view.

- **If you are considering acquiring another company or a branch, should you be paying attention to the existing pension schemes?**

PricewaterhouseCoopers helps you determine the risk of underfunding, a risk inherent in setting up supplementary retirement pension schemes.

- **How can you make sure that your employees see the value of the Employee Benefits policy?**

PricewaterhouseCoopers brings you communication experience, personalised information sheets, presentations to staff, brochures, newsletters, and other tools for enhancing employees' perceptions. Communication with employees is not only a legal obligation but also a marketing tool for your company to your employees.

Our expert team

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