

DEFIT RIZAL FSAI, AAALJ

Komplek Chandra Indah, Jln. Sumatera, Blok E/27, Jatirahayu, Pondok Melati
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Executive Summary

- Professional actuary with multi-experiences from some of reputable financial services institutions and global consulting firm.
- Solid experience in both life insurance and retirement benefit businesses, business strategic, administration, product design and development, actuarial valuation for life insurance and defined benefit plan, actuarial valuations of accounting accruals under International Accounting Standard (IAS-19, FAS-87/158, FAS-88, FAS-106, FAS-112, FRS-17), Hong Kong Accounting Standard (HKAS-19) and Indonesian Accounting Standards (PSAK-24) for post and other post employment benefit plan and long leave/long service award benefit plan.
- Strong technical skill with good knowledge in actuarial theory and competent in analysing problems, researching data and determining results.
- Fellow of Society of Actuaries of Indonesia and Associate of Indonesian Insurance Institute.
- Very good analytical skill, efficient, effective, good working in team as well as individual, supportive and helpful in team, innovative, excellent result oriented, good listener, humorist.
- Indonesian citizen. Many sporting and other interests.
- Excellent academic performance throughout university and professional exams.

Qualifications

- Fellowship of Society of Actuaries of Indonesia (FSAI)
- Associate of the Indonesian Insurance Institute (AAALJ)
- University of Indonesia – Actuarial Science
- University of Indonesia – Fiscal Administration (Taxation)

Professional Experiences

PT Asuransi Kredit Indonesia

Corporate Actuary - May 2021 – Present (Jakarta, Indonesia)

Business Growth ▪ Corporate Planning ▪ Valuation ▪ Product Development and Design ▪ Product Pricing Review ▪ Actuarial Report ▪ New Product Implementation ▪ Business Requirement Specification Review ▪ User Acceptance Test ▪ Product Profitability Review ▪ Annual Product Review ▪ Actuarial Models

- Leading the product and pricing projects related to actuarial process and quality result improvements.
- Leading the business process improvement project, including the insurance proposal, underwriting and approval, collection, accounting treatment, reinsurance, subrogation and claim process.
- Leading the data quality improvement project, including the new field required for reserving, data correction, data model improvement from transaction to snapshot, new model of Gross Premium Valuation Method, experience studies (Mortality, Pay Off and Credit Default decrement and Expenses).
- To ensure the smooth implementation of recent organizational changes and to identify the next generation of opportunities for increased operational efficiency and effectiveness and analyse proposed opportunities from idea through to implementation.
- Review the Business Performance of Company's Subsidiaries, including the profitability of existing and new business portfolio, business process and the performance portfolio of each subsidiaries partner.
- Review the Company Business Plan including the Profitability, Product Strategy and Actuarial Profitability Report.
- Review the profitability cash flow of new product, including the Profit Margin, Value of New Business, Return on Capital, breakeven year and capital strain.
- Reviewing the MOF Filing materials for new products (product specs and assumptions, profit test, assessment forms, etc).

Professional Experiences – cont'd

- Review and monitor the existing products profitability to ensure the profitability target is still achieved and perform the product re-pricing or revamp to improve the profitability and the features of the products and meet the customer needs.
- Ensure the Product Development Process and its requirements are followed for every new product, including the flow and sequence of the stage-gate Product Development process, resource planning and management, documentation of all materials, review, approval and sign-off and ensure the launch date is within the timeline.
- Monitoring, coaching and developing staff performance.
- Provide actuarial advises and support and maintaining good relationship with other Department/Operational functions.

Bhinneka Life Indonesia

Chief Strategy Officer - Aug 2019 – May 2021 (Jakarta, Indonesia)

Business Growth ▪ Corporate Planning ▪ Valuation ▪ Reinsurance ▪ Product Development and Design ▪ Product Pricing Review ▪ Actuarial Report ▪ New Product Implementation ▪ Business Requirement Specification Review ▪ User Acceptance Test ▪ Product Profitability Review ▪ Annual Product Review ▪ Group Business Pricing ▪ Actuarial Models

- Review the Company Business Plan including the Profitability, Product Strategy and Actuarial Profitability Report.
- Review the profitability cash flow of new product, including the Profit Margin, Value of New Business, Return on Capital, breakeven year and capital strain.
- Reviewing the MOF Filing materials for new products (product specs and assumptions, profit test, assessment forms, etc).
- Review and ensure the remuneration/compensation proposal from each distribution channel is within the marketing cost allowable.
- Review and monitor the existing products profitability to ensure the profitability target is still achieved and perform the product re-pricing or revamp to improve the profitability and the features of the products and meet the customer needs.
- Leading the product and pricing projects related to actuarial process and quality result improvements.
- Monitoring, coaching and developing staff performance.
- Provide actuarial advises and support and maintaining good relationship with other Department/Operational functions.

Milliman Indonesia

Senior Advisor - May 2019 – Aug 2019 (Jakarta, Indonesia)

Business Growth ▪ Valuation ▪ Business Development ▪ Actuarial Report ▪ Funding Valuation of Retirement Benefit Plan ▪ Retirement Benefit Communications ▪ Benefit Calculation Review

- Identify opportunities to develop and strengthen relationships to strengthen business.
- Manage relationships with customers to enhance business reputation.
- Identifying potential partnerships, opportunities to increase distribution and open new markets.
- Recommend strategies to expand market reach to drive sales growth.
- Providing technical consultations to the Client regarding employee welfare programs, including health programs, severance pay and employee pensions.

Mercer Indonesia

Director - Health and Wealth - Nov 2018 – Feb 2019 (Jakarta, Indonesia)

Business Growth ▪ Valuation ▪ Business Development ▪ Actuarial Report ▪ Funding Valuation of Retirement Benefit Plan ▪ Retirement Benefit Communications ▪ Benefit Calculation Review ▪ Pension Administration Businesses

- Build and strengthen relationships with Clients and provide advice and solutions.
- Collaboration with other investment consultants to create investment solutions for old and new clients.

Professional Experiences – cont'd

- Providing solutions for employee welfare programs to clients combined with technology to provide flexibility solutions that suit each employee's needs.
- Providing technical consultations to the Client regarding employee welfare programs, including health programs, severance pay and employee pensions.
- Recommend an increase in strategies to expand market reach to drive sales growth.

BNI Life Insurance

Chief Corporate Strategy Officer - May 2017 – Oct 2018 (Jakarta, Indonesia)

VP - Head of Product Development & Pricing - Sept 2012 – April 2017 (Jakarta, Indonesia)

Business Growth ▪ Corporate Planning ▪ Valuation ▪ Reinsurance ▪ Business Development ▪ Product Development and Design ▪ Product Pricing Review ▪ Actuarial Report ▪ New Product Implementation ▪ Business Requirement Specification Review ▪ User Acceptance Test ▪ Product Profitability Review ▪ Annual Product Review ▪ Group Business Pricing ▪ Actuarial Models

- Oversees every aspect of the business to ensure strategic plans are working effectively in order to make the company remain competitive.
- Advise the CEO and CFO and other members of top management on how the business is performing and offer suggestions to make the Company stronger.
- Effectively communicate the business strategic objectives with top management to drive the business forward.
- Review the Company Business Plan including the Profitability, Product Strategy and Actuarial Profitability Report.
- Ensure the progress of strategic and business plan implementation are in line with the company's strategic objectives.
- Ensure to scan new opportunities related to acquisitions, alliances and mergers.
- To ensure the smooth implementation of recent organizational changes and to identify the next generation of opportunities for increased operational efficiency and effectiveness and analyse proposed opportunities from idea through to implementation.
- Working closely with Distribution Channels and Bank Partner in setting up the Bancassurance Product Strategy including Target Volume and Business Mix.
- Working closely with Investment Team and Risk Management for the Development of Investment-Link or Guaranteed Traditional Products.
- Responsible for new product development for 3 Distribution Channels, Agency Bancassurance and Employee Benefits, covering Traditional and Unit-Link Products for both individual and group businesses.
- Ensure the Product Development Process and its requirements are followed for every new product, including the flow and sequence of the stage-gate Product Development process, resource planning and management, documentation of all materials, review, approval and sign-off and ensure the launch date is within the timeline.
- Reviewing the product specification, product benchmarking analysis, including the features, commission, illustration (price) and nature of risk.
- Ensure the products are met the needs and priorities of the three key stakeholders (Distribution Channel, Customer and Company).
- Reviewing the Business Mix Assumptions, Sales Targets and Product Pricing Assumptions (with justification if different from standard assumptions, including reinsurance quotations).
- Review the profitability cash flow of new product, including the Profit Margin, Value of New Business, Return on Capital, breakeven year and capital strain.
- Reviewing the MOF filing materials for new products (product specs and assumptions, profit test, assessment forms, etc.).
- Ensure the quarterly new business profitability review is conducted to assess the performance of new launched products.
- Review and ensure the remuneration/compensation proposal from each distribution channel is within the marketing cost allowable.
- Review and monitor the existing products profitability to ensure the profitability target is still achieved and perform the product re-pricing or revamp to improve the profitability and the features of the products and meet the customer needs.
- Assist the Employee Benefit Consultant in the communication with the Corporate Client regarding the saving plan product features, Past Service Liability and the Disclosure Calculation under Local and International Accounting Standard on Post-Employment Benefit Plan.

Professional Experiences – cont'd

- Reviewing the Group Medical Pricing Calculation to ensure the premium provided is profitable to the company and competitive in the market.
- Leading the product and pricing projects related to actuarial process and quality result improvements.
- Monitoring, coaching and developing staff performance.
- Provide actuarial advises and support and maintaining good relationship with other Departments/Operational functions.
- Actively involved in Corporate Action Project, by providing the information regarding Product Development and Pricing, Valuation and Operational functions (New Business, Underwriting and Claim), as the PIC on the interview session with the potential investors regarding Product Development and Pricing topics.

CIGNA Indonesia

Corporate Actuary - Oct 2011 – Sept 2012 (Jakarta, Indonesia)

Reserve Valuation ▪ Operational Report ▪ Risk Based Capital ▪ Financial Dashboard ▪ Actuarial Report ▪ Actuarial Models ▪ Product Development and Design ▪ Product Pricing Review ▪ Product Profitability Reporting ▪ New Product Implementation ▪ Solvency Stress Test ▪ Premium Deficiency Testing and DAC Recoverability ▪ Persistency ▪ Value of New Business

- Responsible in managing the works flow of Actuarial Valuation Team
- Supervising the Actuarial Valuation Team in preparing the monthly reserve and make sure the reports meet the datelines in reasonable figures
- Responsible in experience study (lapse, expense, mortality, morbidity, etc) analysis
- Reviewing the Quarterly Reserve Submission and provide Commentaries to Regional Office and Home Office.
- Supervising the Actuarial Valuation Team in preparing the operational report and approval reserve for MOF, and work with Finance Department in obtaining RBC statistic for Company's solvency
- Responsible in maintaining the actuarial software (prophet) to comply with the HO/RO guideline
- Reviewing the MOF Filing materials for new products (product specs and assumptions, profit test, assessment forms, etc).
- Reviewing the Premium Deficiency Testing, Deferred Acquisition Cost and Liability Cash Flow under US GAAP reporting.
- Reviewing the Valuation and VNB modeling for existing and new products.
- Leading the valuation projects related to actuarial process and quality result improvements.
- Monitoring, coaching and developing staff performance
- Provide actuarial advises and support and maintaining good relationship with other Department/Operational functions

AXA Life Indonesia

Corporate Actuary - June 2010 – Sept 2011 (Jakarta, Indonesia)

Product Development and Design ▪ Product Pricing ▪ Actuarial Report ▪ New Product Implementation ▪ Business Requirement Specification Review ▪ User Acceptance Test ▪ Product Profitability Reporting ▪ Annual Product Review ▪ Group Business Pricing ▪ Reinsurance ▪ Actuarial Models ▪ Product Dashboard ▪ Reserve Valuation

- Assist in the product development and pricing process that complies with AXA policies and standards.
- Reviewing Product Specs, Product Design, compares existing products (benefit features, premium, commissions, etc), compare competitor products and assist to prepare Business Mix Assumptions, Sales Targets and Product Pricing Assumptions (with justification if different from standard assumptions, including reinsurance quotations).
- Manage/maintain Pricing Model – duplicate Regional Actuarial Services (RAS) pricing results for baseline (and sample sensitivity).
- Assist to prepare/review parts of Actuarial Report as required, centralised filing – follow generally accepted best departmental practice, communicate new product to reinsurance and valuation team.
- Assist in new product implementation including preparation of MOF Filing materials for new products (product specs and assumptions, profit test, assessment forms, etc.).
- Creating/amending the illustration spreadsheets and checking the PC based Illustrations / Proposal system.

Professional Experiences – cont'd

- Review Business Requirements Specification (BRS) from Actuarial perspective; perform UAT, etc. to prepare the product for launch.
- Assist to manage and review the performance of new products launched via X4 monitoring (via X4 Calendar, Templates), perform other types of X4 review, participate in policy experience studies and Assumption Setting.
- Annual Product Review process – assist to prepare and check reasonableness of data, profit, value and other financials.
- Providing prompt service to the Business Partners, to prepare Group / Worksite Quotations / Other Special requests that comply with AXA policies and standards that achieve the value / profitability targets.
- Participate in Regional Target Operating Model (RTOM) development (RLS23, Legacy Conversion, etc.), actuarial models and related systems including new product pricing models (Excel or Prophet), new product implementation (UAT on Life Insurance Admin systems, Policy Illustration systems, etc.), new reinsurance arrangements, etc.

Towers Watson Company

Corporate Actuary & Senior Consultant - November 2004 – April 2010 (Jakarta, Indonesia)

- April 2010 – May 2010 (Cecil Street 135, Singapore)

Actuarial Valuation of Retirement Benefit Plan for Funding and Accounting Purposes ▪ Retirement Plan Design ▪ Mergers and Acquisitions ▪ Benefit Review ▪ Feasibility Study ▪ Pension Administration Businesses ▪ Client Relationship ▪ Pension Training and Communication ▪ Compensation & Benefit

- Analyzes and validates data to ensure the consistency of data from last year valuation. Analyzes the data movements to ensure the movements are proper and confirmed by the client.
- Proposing the economic and demographic assumptions to be used in the valuation and providing the justification of each assumption.
- Sets up the retirement plan provision into Watson Wyatt Retirement Valuation Software (Wyval).
- Determines the Present Value of Future Benefit, Present Value of Defined Benefit Obligation, Vested and Accumulated Benefit Obligation, Normal Cost and Expected Benefit Payment
- Manually calculation checking on some certain data to ensure the setting up of benefit calculations in the Wyval is correct. Analyze the Benefit Obligation and Plan Asset Movement to ensure the movements are reasonable and justifiable.
- Conducting actuarial valuation for Defined Benefit Retirement Plan under Pension Fund, Company Regulation, Collective Labour Agreement, and Indonesian Labour Law benefit plan.
- Conducting actuarial valuation for Long Service Rewards benefit plan and Post Retirement Medical/Health Care benefit plan.
- Determines the Actuarial and Solvency Liability, Normal Contribution rate, Additional Contribution amount, determines the Amortization amount and schedules, and provides the Pension Fund Cash Flow Projection.
- Provides the disclosures calculation based on Indonesian Accounting Standards (PSAK-24), Hong Kong Accounting Standard (HKAS-19), International Accounting Standards (IAS-19), Financial Reporting Standards (FRS-17) and Financial Accounting Standards (FAS-87, FAS-88, FAS-158, FAS-106, FAS-112) for Post and Other Post Employment Benefits and Long Leave/Long Service Award Benefit Plan.
- Checking/Reviewing the actuarial valuation result, accounting standard and funding report made by the actuarial analyst.
- Designing a new retirement benefit/pension plan in accordance with the company's strategic objective and market practices, designing transition arrangement for existing employees, cost analysis of the suggested plans including cost projections and cash flow projections, preparing legal documentation and approval request, selecting service provider (administration, life insurance) and preparing employee communications.
- Conducting the feasibility study on DC plan design and determines the appropriate contribution rate in line with the Company's pension benefit strategy. Conducting the benefits survey analysis and benefits harmonization on Merger and Acquisition.
- Reviewing the calculation of pension benefit statement under defined benefit plan that made by Pension Admin Division.
- Conducting training session with clients on the valuation of benefit, local and international accounting disclosures.
- Conducting the communication session with clients on Retirement Benefit Plan in Pension Fund Liquidation process.
- Monitors each project involved in and ensures that the actual expense is within the project budget.

Professional Experiences – cont'd

- Ensure the clients deadlines are met, coordinate with clients on project updates, communicate issues to the client and propose effective and practical solution, adding value to the client, managing the client relationship during and after the project.
- Applying the WorkExcellence and ClientFirst initiatives in providing high quality result and meet client's expectation and satisfaction.
- Promotes the consulting services to prospect clients in designing, formulating and implementing their retirement benefit plans.

Employer Pension Fund – PT SMART Tbk.

Sinar Mas Agro Resources & Technology

Retirement Benefit Administration and Actuarial Head - March 2004 – November 2004

Funding Valuation of Retirement Benefit Plan ▪ Retirement Benefit Communications ▪ Benefit Calculation Review ▪ Pension Administration Businesses ▪ Pension Training and Communication

- Conducting actuarial valuation of pension fund. Determines the actuarial liability and solvency liability and provide the cash flow projection. Reviewing pension benefit calculation.
- Managed the pension fund administrations including the data movement reconciliation, determines the monthly normal and extra contribution, pension benefit calculation, assisting the participant in selecting the life insurance companies that providing the pension annuity products.
- Assisting the company in preparing the amendment of pension fund regulation, analyze the cost impact and provides cash flow projection, preparing the documents required by the Ministry of Finance, reviewing the pension fund regulation.
- Provides the monthly administration report of pension fund.
- Reviewing the funding valuation report. Provides the annual technical report for the Governmental reporting.
- Conducting the regular retirement benefit training for new hired employees and retirement benefit communication to 35 subsidiaries of the company.
- Assisting the co-founder of pension fund to wind up their defined benefit plan to defined contribution plan and assists in selecting the defined contribution plan provider.
- Assisting the Accounting and Finance Department in preparing the year end financial statement of pension fund.

PT John Hancock Indonesia – Life Insurance Company

Actuarial Assistant - November 2002 – February 2004

Product Design and Development ▪ Premium Reserve Valuation ▪ Profitability ▪ Reinsurance ▪ Cash Value Calculation ▪ Defined Benefit Plan Valuation

- Product design and development: premium rate determination in accordance with the regional strategic objective on the expenses and profits goal structures. Re-priced the individual life products.
- Performs the monthly premium reserve valuation for Individual and Group Life products and provided the monthly valuation report.
- Conducting the quarterly product profitability calculation and provided the quarterly profitability report to the regional office.
- Handling the Reinsurance business administration including the Treaty and Facultative reinsurance transactions for Individual and Group business.
- Managed the reinsurance data and performs the monthly reinsurance transactions. Performs the quarterly data reconciliation.
- Reviewing the cash value calculations for individual life products.
- Performs the actuarial valuation on defined benefit plan, pricing of Group Term Life products.
- Providing the actuarial advises and supports to other internal department.

PT Indras Insan Jaya Utama – Pension Business Administrator

A Subsidiary of PT John Hancock Indonesia

Pension Administration and Actuarial Assistant - October 2000 – November 2002

Pension Administration Business ▪ Actuarial Valuation on Defined Benefit Plan ▪ Pension Benefit Review ▪ Contribution Rate Determination ▪ Establishment of Pension Fund ▪ Amendment of Pension Fund

- Managed the Pension Administration Business for 40 Employers Pension Fund including filings and documentations, determines the monthly contribution amount, invoicing, maintaining the monthly clients data movement.
- Preparing the annual membership report, including the yearly data movement reconciliation, benefit amount paid during the year for each type of pension benefit, contribution paid during the year, asset and liability reconciliation, summary of year end funding valuation result.
- Work together with the Finance and Accounting Department to prepare the Contribution and Benefit Payment reconciliation.
- Assisting the Finance and Accounting Department in preparing the year end financial statement of pension fund.
- Review the pension benefit calculations on Defined Benefit Plan and provided the annually and semiannually benefit balance statement on Defined Contribution Plan.
- Conducting the funding valuation on Defined Benefit Plan. Determines the Actuarial and Solvency Liability, Normal Contribution rate, Additional Contribution amount, determines the Amortization amount and schedules, and provides the Pension Fund Cash Flow Projection.

Trainings and Seminars

- Indonesia Actuarial Conference, “Synergy for The Future”, Indonesia, 2018
- Joint Regional Seminar, “Back to The Future: Challenges and Opportunity in An Increasingly Digital World”, Indonesia, 2018,
- 3rd Indonesian Actuaries Summit, Indonesia, 2018
- Big Data Seminar, “From Theory to Reality”, Surabaya, 2018
- Actuarial Conference, “Next Level of Professionalism”, Yogyakarta, Indonesia, April 2017
- Blessing White, Strategic Employee Engagement, Jakarta, March 2017
- ProLegal, BNI Life In-House Legal Training, Jakarta, Indonesia, January 2017
- Actuarial Conference, “Tantangan Profesionalisme”, Bali, Indonesia, October 2016.
- Leading at the Speed of Trust workshop, Jakarta, Indonesia, March 2015.
- Actuarial Conference, Anticipating IFRS 4 Phase II, Jakarta, Indonesia, August 2013
- Actuarial Conference, Actuary...To Be Left Behind or Trusted, Bali, Indonesia, November 2011
- Actuarial and Finance Conference, Cigna International, Siem Reap, Cambodia, October 2011 – Persistency Improvement, Risk Governance and Future Development, VNB Framework, FASB Deferred Acquisition Cost, Product Development and Product Pricing guidelines, Cigna Best Practice Manuals.
- Retirement Benefit Training, Watson Wyatt Worldwide, Jakarta, Indonesia, May 2008 – Advanced Technical Training on Pension Accounting (PSAK24, IAS-19 and FAS87/158).
- Standard Practice of Pension Fund Reporting, Ministry of Finance and Indonesian Society of Actuaries, Jakarta, Indonesia, December 2007.
- Project Management Training, Watson Wyatt Worldwide, Jakarta, Indonesia, October 2007
- Regional Asia Pacific Retirement Benefit Meeting, Watson Wyatt Worldwide, Manila, Philippines, July 2007 – FAS 158, Merger & Acquisition.
- Actuarial Consulting Firm Association Meeting, Jakarta, Indonesia, December 2006.
- Watson Wyatt Valuation System Training, Watson Wyatt Worldwide, Jakarta, Indonesia, November 2006.
- Regional Asia Pacific Retirement Benefit Training, Watson Wyatt Worldwide, Kuala Lumpur, Malaysia, June 2006 – Advanced Pension Accounting (IAS-19 and update on FASB announcements) and Merger & Acquisition.
- ASEAN Retirement Benefit Meeting, Watson Wyatt Worldwide, Bangkok, Thailand, May 2006 – Cross Practice Initiative – WorkExcellence initiative: Do, Check and Review.
- Regional Asia Pacific Training, Watson Wyatt Worldwide, Manila, Philippines, March 2006 - The Business of Consulting.
- Regional Asia Pacific Retirement Benefit Training, Watson Wyatt Worldwide, Manila, Philippines, June 2005 – Pension Accounting for Post Retirement Employee Benefit (IAS-19 and FAS-87).
- The Indonesian Mutual Fund Market, Watson Wyatt Worldwide, Jakarta, 2005
- Regular Society of Actuaries of Indonesia Meeting

PERSONAL DETAILS – DEFIT RIZAL

- Pension Accounting for Post Retirement Employee Benefit under Indonesian Accounting Standard (PSAK) and International Accounting Standard (IAS), Jakarta, Indonesia, January 2003

Organisations/Affiliations

Member, Fellow, Society of Actuaries of Indonesia (2003 – Present)
Member, Associate, Indonesian Insurance Institute (2000 – Present)

Relevant Courses

Actuarial Mathematics ▪ Life Contingencies ▪ Statistical Methods and Probability Theory ▪ Life and Pension Accounting ▪ Numerical Analysis ▪ Reinsurance and Underwriting ▪ Selection of Risk ▪ Mathematic Investment & Credits ▪ Financial Mathematics ▪ Theory of Interest ▪ Investments ▪ Microeconomics ▪ Macroeconomics ▪ Accounting ▪ Taxation ▪ Pension Mathematics for Actuaries ▪ Compensation & Benefit

Project Experiences (related to consulting businesses)

- FAS-87 : 14 Companies
- FAS-88 : 4 Companies
- FAS-106 : 2 Companies
- IAS-19 : 13 Companies
- FRS-17 : 1 Company
- HKAS-19 : 4 Companies
- PSAK-24 : 60 Companies
- Funding Valuation : 8 Companies
- Benefit Review : 3 Companies
- DC Plan Design : 3 Companies
- Feasibility Study : 4 Companies
- Health Plan Selection : 1 Company
- Severance Plan Selection : 1 Company
- DC Plan Selection : 5 Companies
- Merger & Acquisition : 3 Companies
- Accounting Standard Training
- Communication session on Retirement Benefit
- Benefits and Salary Survey
- Benefits Harmonization (M&A)
- Employee Benefits Plan Design