

WELCOME TO



**GLOBACS**

Global Actuarial & Consulting Services

GLOBACS (Global Actuarial & Consulting Services) is an international actuarial and consulting brand joining together long-established networks, EURACS (European Actuarial & Consulting Services) and NORACS (North American Actuarial & Consulting Services), with APACS (Asia Pacific Actuarial & Consulting Services). GLOBACS represents one of the most extensive consulting networks of its kind in the world.

GLOBACS incorporates leading independent firms who work collaboratively to deliver cross-border pensions, benefits and insurance solutions to their international clients. With an expanding membership throughout Europe, Africa, North America, Asia Pacific and Australasia, and other contacts covering South America and the Middle East, GLOBACS provides the clients of member firms with truly global advice and services from consultants who are each innovative experts in their local markets. For further information about our member firms, please visit [www.GLOBACS.org](http://www.GLOBACS.org)

## Areas of expertise

The services offered by member firms include consulting on:

- DB & DC Pension Plans
- Life Insurance
- Health Insurance
- General Insurance
- Solvency II
- Enterprise Risk Management
- Mortality Studies
- Expert Witness
- Takaful
- Actuarial Training for Insurance Clients
- Executive and Employee Compensation
- Employee Benefits
- Investment Consulting
- Pension Scheme Governance
- Financial Software
- Personal Financial Planning
- Human Resource Consulting
- Financial Awareness
- Tax

## Why choose a GLOBACS firm?

Multinational companies looking for actuarial expertise may think that they need to go to a multinational firm for advice. Here at GLOBACS, we believe that there is an alternative and superior model. We are an association formed of three networks whose firms, all independent of each other and all proud of their own identity, have for many years worked closely with one another to share technical expertise and to coordinate advice to international clients. Clients also take reassurance in the knowledge that other member firms reflect the principles of professionalism, independence and value that they have come to expect.

## Contact

For more information, please contact GLOBACS or your regional network:

- **For GLOBACS:**  
secretariat@globacs.org
- **For Asia Pacific and Central Asia:**  
secretariat@apacs.net
- **For Europe, Africa and Middle East:**  
secretariat@euracs.eu
- **For North, South and Central America:**  
secretariat@noracs.org



### Professionalism

Each member firm is dedicated to maintaining the highest standards of the actuarial profession – and most are long-established by local standards and influential in financial services circles. Great emphasis is placed on professional qualifications and training within member firms.

### Local expertise

Our firms are all locally managed (with an emphasis on independent ownership) which means we each have a long term commitment to our "home" market, including a high profile and an in-depth knowledge of our local financial services industry and its regulators. We are not just a "postal address" for advice that is formulated elsewhere. Member firms therefore offer genuine overseas expertise as opposed to simply an overseas presence. This is of great value for clients with international parents or subsidiaries, or companies involved in periodic cross-border corporate activity.

### Cost-effective advice

Because we operate locally within our particular spheres of expertise, we do not carry the costs of larger multinational organisations. Each member can therefore offer cost-effective, value-for-money rates for their professional services.

### Cooperation

We have a solid track record of successful cooperation on international projects. Clients of member firms can expect a consistent professional standard of advice on cross-border issues, even where countries have entirely different frameworks for pension provision, insurance regulation and actuarial practice.

### APACS

Asia Pacific Actuarial & Consulting Services (APACS) is an association of independent consulting firms based throughout the Asia Pacific and Australasia region. With founding members in Malaysia, Thailand, Indonesia, Japan and Australia, APACS provides one of the largest resources of actuarial and consulting talent in this emerging and dynamic growth region. For more information, including details of your local member firm, please visit [www.APACS.net](http://www.APACS.net)

### EURACS

Formed in 1982, European Actuarial & Consulting Services (EURACS) is Europe's oldest and largest network of leading independent actuarial and pensions consultancy firms. We offer services to clients through more than 1,000 qualified actuaries, consultants and other business professionals. Our member firms comprehensively cover the European region as well as southern Africa, with contacts also in the Middle East, and we regularly continue to welcome new members from across Europe. For more information, including details of your local member firm, please visit [www.EURACS.eu](http://www.EURACS.eu)

### NORACS

Members of North American Actuarial & Consulting Services (NORACS) provide a full range of actuarial, consulting and administrative services. We have offices throughout the United States, Canada and Mexico, and close links in South America. NORACS firms work on a fee-for-service basis, maintaining independence and impartiality. For more information, including details of your local member firm, please visit [www.NORACS.org](http://www.NORACS.org)