

# Country Profiles

Your Guide to employment requirements and practices

Profiles for nearly 90 countries worldwide



# Know the Facts

Whether you are a newcomer to your organization's international group, hoping to get "up to speed," or a veteran who is considering the establishment of a new venture, it is critical that you know the laws regulating employment, compensation, and benefits in places where your company has operations. Business decisions based on assumptions or incorrect information can have an adverse impact on your organization's bottom line. With a better understanding of tax and employment laws, Social Security and other statutory requirements, regulatory initiatives, and employer practices, you can make informed decisions that contribute to future success.

Now you can have immediate access to this information on nearly 90 countries using Aon's "Guide to Employment Requirements and Practices."

Aon Country  
Profiles can help:

- ▶ Support a decision on whether to establish operations in a specific country.
- ▶ Update you on changes in the regulatory environment of a country.
- ▶ Verify information provided by your operation.



# Country Profile Content

Each of our Country Profiles describes:

- Employment Conditions
- Employment Costs
- Social Security and Other Required Benefits
- Employer Sponsored Benefit Plans
- Health Care System
- Income Benefits
- Taxation of Compensation and Benefits
- Issues for Expatriate Employees

# List of Countries Profiled

Algeria	Ecuador	Malaysia	Slovenia
Antigua and Barbuda	Egypt	Mexico	South Africa
Argentina	El Salvador	Morocco	South Korea
Australia	Estonia	Netherlands	Spain
Austria	Finland	New Zealand	Sweden
Bahamas	France	Nicaragua	Switzerland
Bahrain	Germany	Nigeria	Taiwan
Barbados	Ghana	Norway	Thailand
Belgium	Greece	Oman	Trinidad and Tobago
Bermuda	Guatemala	Pakistan	Turkey
Bolivia	Honduras	Panama	Ukraine
Brazil	Hong Kong SAR	Paraguay	United Arab Emirates
Brunei	Hungary	Peru	United Kingdom
Bulgaria	India	Philippines	United States
Canada	Indonesia	Poland	Uruguay
Chile	Ireland	Portugal	Venezuela
China (People's Republic)	Israel	Puerto Rico	Vietnam
Colombia	Italy	Qatar	
Costa Rica	Jamaica	Romania	
Cyprus	Japan	Russia	
Czech Republic	Jordan	Saudi Arabia	
Denmark	Kazakhstan	Singapore	
Dominican Republic	Luxembourg	Slovakia	

## Country Profiles Order Form

- ☐ We would like to order the online version of the Aon Country Profiles. We understand that Aon will invoice us USD 6,200 per year to access the profiles for all of the countries listed for up to 50 users. The time frame for this 12-month subscription will be from **(insert start date month/year)** through **(insert end date month/year)**.
- ☐ USD 1,250 for single profile **(specify country)**.

## User Information

	First Name	Last Name	Phone	Email Address
1				
2				
3				
4				
5				
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9				

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We accept and will abide by the terms of use specified in the Aon Country Profiles. We agree to notify Aon at least thirty (30) days prior to the end of the initial term or any renewal term, if we wish to cancel the subscription. We agree that we will not quote or reproduce the profiles for any purpose or any use outside our company and its subsidiaries. All user information will be recorded by Aon for purposes of administering and maintaining user access to the Country Profiles and Monthly #GlobalBenefitsBulletin on technical and legislative developments.

Name \_\_\_\_\_

Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City/State/Province \_\_\_\_\_

Zip/Postal Code \_\_\_\_\_ Country \_\_\_\_\_

Telephone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Signature \_\_\_\_\_

## Terms of Use

By using the Aon Country Profiles, you agree to the following Terms of Use:

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Users are provided with data, information, and materials related to employment law, social security, health care, and individual taxation ("Information") compiled by Aon from third party companies, partnerships, individuals, and other entities which have provided data to Aon (including but not limited to law firms, accounting firms, and other data service providers) (collectively "Data Providers") through the Country Profiles.

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Users agree to notify Aon immediately if they become aware of any: (i) loss, theft, or unauthorized use of their user-identification numbers and/or passwords; or (ii) failure by users to receive an electronic message (through the Country Profiles) that a comment or request for additional information has been received by Aon through the Country Profiles; or (iii) receipt of written confirmation or electronic message of a request or communication that users did not place, or any similarly inaccurate or conflicting report or information concerning the users' use of the Country Profiles.

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The fees for use of the Country Profiles are as specified in About Aon Country Profiles. Interest at nine percent (9%) per annum will accrue on and after the due date for the fees until payment is received by Aon.

In addition to the fees, the users' company is responsible for any and all taxes, however designated, that are levied or based on these Terms of Use, on the fees specified in About Aon Country Profiles or the usage of the Country Profiles, except taxes based on the net income of Aon.

Subscriber may request services in addition to those provided in conjunction with the Country Profiles (e.g., consulting, special research for direct project work, etc.) and such additional services may be provided by Aon, at its option, for fees to be negotiated by Aon and the users' company.

### Representations

The Country Profiles are provided "as is." Neither Aon nor the Data Providers promise that the Country Profiles will operate without interruption or that the Country Profiles or the Information will be error free. All warranties and

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Aon will not be in breach of these Terms of Use, nor be responsible for damages, arising out of delays due to causes beyond its reasonable control, such as: acts of God; acts of any government authority; war or other hostility; fire or other loss of facilities; power failures; strikes or labor disputes; failure of electronic or mechanical equipment or communication lines, telephone, or other interconnect or communication method interruptions; acts of Data Providers or third-party software.

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The term of access to the Country Profiles will begin on the date on which users are emailed their user identifications and passwords and will end at midnight of the day preceding the anniversary date of this email ("Term"). Approximately 30 days prior to the end of the Term, Aon will provide a renewal order form should you wish to renew your subscription.

Access may terminate: 1) if the users' company fails to remit payment in a timely manner and does not make such payment within ten (10) days after notice that the payment is overdue; 2) immediately after notice from Aon if the users or their company materially breach any of the other Terms of Use; or 3) if the users' company becomes insolvent or becomes a party to any bankruptcy or receivership proceeding or any similar action affecting the affairs or property of the company.

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Upon termination of access, all unpaid charges, if any, are immediately due and payable, and all materials relating to the access must be returned to Aon.

## **Notices**

Any notice to be provided will be effective on the date of receipt and must be provided in writing to the addresses specified below by facsimile, overnight delivery service, certified or registered mail, or email.

Aon  
4 Overlook Point  
Lincolnshire, IL 60069-4302  
Attention: Toni Cimaroli  
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Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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