

MERCER

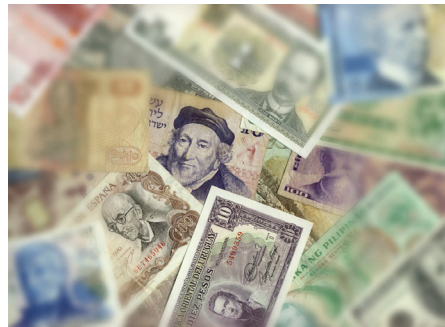


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Club Surveys 2010

Banking Industry, Insurance Industry and Consumer Finance Services

Clear, accurate, and complete information on compensation and benefits. The Brazilian market's most trusted job since 1989, now with much more added value.



Banking Industry
37th Edition



Consumer Finance Service
16th Edition



Insurance Industry
14th Edition

Good reasons why your company should acquire Mercer Club Surveys

Quantitative and Qualitative Compensation Analysis

SAL 5	SAL 4 + Benefits + Tax Efficiency
SAL 4	SAL 3 + Long-Term Incentives
SAL 3	SAL 2 + Bonus/Profit Sharing
SAL 2	SAL 1 + Commissions
SAL 1	Base Salary

Reliability and Impartiality

Reliable data gathered by independent consulting, ensuring total process impartiality.

Representative Sample

Participating companies constitute a significant market sample, ensuring an excellent degree of comparison to selected panels.

Methodology

Comparison by job match. It presents the salaries effectively paid, without weighing company and/or position variables.

Resource Optimization

Effective managerial tool for salary and benefits administration, driving Human Resources personnel to more strategic activities.

Custom Service

- Company data are gathered in person, during a visit of a Mercer specialized consultant.
- Use of a modern electronic system for data collection.

Banking Industry

Data base: February 2010

All hierarchical levels of Commercial and Investment Banks, Brokers, Distributors, Asset Management companies, Administration and Equity companies, totalizing approximately 800 jobs, in the following areas:

- Chairmanship
- Retail Bank
 - Branches Network
 - Branches Customer Service and Processing
 - Real Estate Finance
- Personal Banking, Small Business, Middle Market
 - Personal Banking
 - Investment Advisory
 - Small Business
 - Middle Market
 - Public Sector
- Wholesale Banking
 - Corporate Banking
 - Large Corporate / Sector Banker
 - Corporate Desk (Assets and Liability Operations)
 - Trade Finance Commodities
 - Cash Management
 - Electronic Solutions (Trade Services / Electronic Delivery / EDI / Cash /Other)
 - Custody
 - Social Development
 - Private Banking / Asset Allocation / Investment Advisory
- Investment Bank
 - Corporate Finance
 - Correspondent Bank
 - Treasury
 - Broker House
- Asset Management
 - Asset Management
 - Compliance
- Institutional Areas
 - Products & Segments Retail, Personal, Small Business, and Middle)
 - Corporate Banking Products / Large Corporate
 - Treasury Products
 - Asset Management Products / Private Banking
 - Strategic Planning
 - Channels
 - Marketing
 - Credit Risk
 - Market Risk
 - Operational Risk
 - Compliance

- Administration & Operations
- Controllership & Accounting
- Audit
- Legal
- Human Resources
- Information Technology
- Logistics & General Services
- Administrative Staff

Insurance Industry

Data base: March 2010

All hierarchical levels of Insurance Companies (Properties, Life, Health, and Transport), and Large Insurance Brokers, totalizing approximately 350 jobs in the following areas:

- Chairmanship
- Commercial
 - Insurance - Low Risk: Properties and Transport
 - Insurance - Low Risk: Vehicles
 - Insurance - Low Risk: Life & Health
 - Retirement - Low Risk
 - Insurance - High Risk: Properties
 - Insurance - High Risk: Transport
 - Insurance - High Risk: Vehicles
 - Insurance - High Risk: Life & Health
 - Retirement: Legal Entity
- Marketing & Products
 - Product Development: Insurance
 - Product Development: Retirement
- Underwriting / Technique
 - Properties
 - Transport
 - Vehicles
 - Life & Health
 - Security
 - Claims: Properties, Transport, Vehicles, Life & Health
 - Actuarial Technique
 - Reinsurance
 - Coinsurance
- Institutional Areas
 - Marketing
 - Alternative Channel Management
 - Telemarketing & Call Center
 - Administration & Operations
 - Controllership
 - Audit
 - Legal
 - Human Resources
 - Information Technology
 - General Services
 - Administrative Staff

Consumer Finance Services

Data base: April 2010

All hierarchical levels of Credit, Financing and Investment companies, Credit Cards, Leasing - Leasing and Sales Promotion, totalizing approximately 350 jobs in the following areas:

- Chairmanship
- Commercial
 - Direct-to-consumer Credit / Personal Credit
 - Credit Cards - natural person/legal entity
 - Vehicles
 - Consignments (Social Security / Public / Private)
- Corporate
 - Products and Channels
 - Marketing
 - Call Center
 - Funding
 - Credit Risk - Credit Analysis (Wholesale)
 - Credit Risk - Analysis & Approval
 - Credit Risk - Principles, Policies and Credit Modeling (Retail)
 - Credit Risk - Credit Reviews
 - Credit Risk - Collection
 - Compliance
 - Fraud Prevention
 - Administration & Operations
 - Controllership
 - Audit
 - Legal
 - Human Resources
 - Information Technology
 - General Services
 - Administrative Staff



How to acquire

Just fill in the attached form and send it to (5511) 3048-1818 by fax. If you have any doubt, please contact:

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Presentation of Results

- General Market: consolidated information about every company participating in the data base.
- Defined Market: unlimited quantity of panels in which the company can select a group of at least eight companies participating in the data base.

Reports

Reports will be presented electronically (Mercer PayMonitor™), with access to the following information: features of companies in the market, positioning analysis, and total remuneration analysis.

Investment

- Banks: R\$ 18,375, divided into 4 installments, paid in January, April, July, and October
- Insurance: R\$ 7,350, divided into 4 installments, paid in February, May, August, and November
- Consumer: R\$ 8,925, divided into 4 installments, paid in March, June, September, and December
- R\$ 840 by additional Defined Market

ISS (Brazilian service tax), which is currently 5 percent, is added to total value. Payment slips are sent with Invoice, being due date up to seven days after its issue. For payments made after due date, a 2 percent penalty will be added to the invoice amount.

Global Experience

Mercer is a leading global provider of consulting, outsourcing and investment services, with more than 25,000 clients worldwide. Mercer consultants help clients design and manage health, retirement and other benefits and optimize human capital. The firm also provides customized administration, technology and total benefit outsourcing solutions. Mercer's investment services include global leadership in investment consulting and multi-manager investment management.

Mercer's global network of 17,000 employees, based in more than 40 countries, ensures integrated, worldwide solutions. Our consultants work with clients to develop solutions that address global and country-specific challenges and opportunities. Mercer is experienced in assisting both major and growing, mid-size companies. The company is a wholly owned subsidiary of Marsh & McLennan Companies, Inc.

Since 1982 in Brazil, Mercer experience comprises several aspects of a HR policy, including compensation, complementary security plans, human capital strategy, and solutions for benefit and investment programs.

Mercer uses the most global advanced technological platform to conduct studies and researches on human resources management, owing a wide base of information with data in more than 60 countries.