A STRONG ORGANIZATION THAT INSPIRES TRUST AND DEVELOPS HAPPY EMPLOYEES
LEADER IN COMPREHENSIVE HUMAN TALENT MANAGEMENT, WITH OVER 38 YEARS’ EXPERIENCE IN MEXICO AND LATIN AMERICA.
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WHEN YOU THINK OF HUMAN TALENT, THINK GINGROUP

Nowadays, virtually every aspect of corporate life is subject to constant change; from consumer purchasing habits to technological advance that has imposed itself on the chain of value, ultimately affecting the business environment. The result is not just disruption but great field of opportunity.

If companies are to capitalize on these opportunities turning them into healthy national economic development, we need to modify the role of onlooker and start actively cooperating with the government and society at large. The responsible participation of every company and our ability to address the challenges that come with today’s new social, technological and economic paradigms are the key to success.

HUMAN TALENT EXPERTS
GINGroup specializes in the design and implementation of effective solutions for Human Talent Management. We work round the clock so companies can take advantage from the talent their employees talent and use it in the best possible way, by promoting a fully aligned organizational culture with the compromises and principles of a new corporate dynamic, whose goal is to foster overall growth while advocating respect, communication and teamwork.

PERSONAL AND PROFESSIONAL DEVELOPMENT
At GINGroup, we believe that a solid preparation and benefit programs, that foster the personal and professional growth of a company’s, employees, can improve their performance and reduce employee’s rotation. We focus on pinpointing the qualities that set a company and its employees apart, so that we can come up with solutions wich will stimulate growth and reflect greater satisfaction and corporate success.

Our president, Dr. Raúl Beyruti Sánchez, is a visionary entrepreneur, with a clear understanding of the corporate world and fully committed to his colaborators wich he considers family. They are an essential part of his business strength—, as well as his clients, associates and society at large.
HUMAN TALENT
THE POWER OF CORPORATE TRANSFORMATION
Today’s business dynamics involve new challenges, one of which is strategic planning for comprehensive Human Talent Management. Replacing traditional practices with innovative human resources management systems, enables companies to make the most of their collaborators, putting them, firmly, on the path to sustainable growth.

This, however, requires addressing the main obstacles all companies face, such as the need to implement digital solutions, identify and boost the skills and competencies required by new market conditions, develop efficient HR management strategies and introduce programs to attract, develop and retain talent; take into account career goals, workforce mobility, labor ecosystems and organizational networks that allow individuals and organizations to reinvent themselves.

WELL AWARE OF THE CURRENT LABOR CONDITIONS, GIngroup LEADS THE HUMAN CAPITAL MARKET BY PROVIDING WORTHWHILE SOLUTIONS WHILE BACKING EACH OF ITS CLIENTS AS A BUSINESS PARTNER.
“THE VALUE OF HUMAN TALENT AND ITS CONSTANT EVOLUTION WILL DETERMINE CORPORATE SUCCESS.”

Dr. Raúl Beyruti Sánchez
ABOUT US

GINgroup, THE IMPORTANCE OF PROVEN EXPERIENCE
**EXCLUSIVE SERVICES**

**GINgroup** is Mexico’s largest Human Talent Management service provider. We provide service to 4,500 companies and manage more than 180,000 employees in every sector and industries. Our extensive portfolio of **ADINCAH®** services offer exceptional employee benefits and a big difference from other global companies, defining us as a market leader.

**GINgroup** anticipates the requirement from a client and comes up with comprehensive solutions which involve tangible improvements for companies of all sizes. We’re always one step ahead of our competitors and that means we must constantly innovate and set ourselves increasingly ambitious goals.

**ADINCAH®**

**GINgroup** president, Dr. Raúl Beyruti Sánchez, recently published his first book, *Teoría de la Administración Integral del Capital Humano ADINCAH®* (The theory of Comprehensive Human Talent Management), coauthored by Dr. Jaime Flores, a managing partner at Cadem Consultores, and Dr. Raúl Navarrete, a managing partner at **GINgroup Centro**. The book features a prologue by Juan Saldaña Morán, Secretary of the Lower Chamber In The Labor and Social Welfare Commission, during the LXIII Legislature. It contains a detailed analysis of the **ADINCAH®** model, which seeks to optimize human resources.
### MEDIA RANKING

<table>
<thead>
<tr>
<th>Rank</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Ranked in the 1000 most important companies in Mexico**, by Mundo Ejecutivo.</td>
</tr>
<tr>
<td>2</td>
<td>101 businessmen which make Mexico great**, published in magazine Mundo Ejecutivo.</td>
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<td>3</td>
<td>#89 of the 100 most important businessmen in Mexico**, by Grupo Expansión.</td>
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<td>4</td>
<td>30 CEOs relate their business anecdotes**, published in Alto Nivel magazine.</td>
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<td>Cover of Alto Nivel magazine, November 2018.</td>
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<td>6</td>
<td>#386 of the 500 most important companies in Latin America**, published by Expansión.</td>
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<td>7</td>
<td>#225 of the 500 most important companies in Latin America**, published by Mundo Ejecutivo.</td>
</tr>
<tr>
<td>8</td>
<td>#122 of the 500 most important companies in Mexico**, by Grupo Expansión.</td>
</tr>
<tr>
<td>9</td>
<td>#25 of the 2018 Super Companies **, published by Expansión.</td>
</tr>
<tr>
<td>10</td>
<td>#146 of the 500 most important companies in Mexico*, by Grupo Expansión.</td>
</tr>
<tr>
<td>11</td>
<td>#470 of the 500 most important companies in Latin America*, published by Expansión.</td>
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<td>#100 of the 100 most important businessmen in Mexico*, by the magazine Expansión.</td>
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<tr>
<td>13</td>
<td>#84 of the 1000 most important companies in Mexico*, published by Mundo Ejecutivo.</td>
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<td>14</td>
<td>101 businessmen which make Mexico great*, published in the magazine Mundo Ejecutivo.</td>
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<td>15</td>
<td>#58 of the 99 most Responsible Companies in Mexico*, published by CEO Expansión.</td>
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<td>16</td>
<td>20 Multilatins with the most impact in Latin America*, published in Forbes.</td>
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<td>17</td>
<td>22 Leaders, Mireya Beyruti, General Director of GINgroup Santa Fe, acknowledged by the magazine Mujer Ejecutiva**.</td>
</tr>
<tr>
<td>18</td>
<td>Cover of Mundo Ejecutivo, May 2018 **.</td>
</tr>
</tbody>
</table>

OPERATIONS IN: Mexico, Dominican Republic, Colombia, Panama, Spain, Canada, Peru and USA, in cities as Miami, Los Angeles, New York and Houston.

COMING SOON: Paraguay, Chile, Costa Rica, Honduras and Italy.

GInGroup, THE LEADING MEXICAN COMPANY IN COMPREHENSIVE HUMAN TALENT MANAGEMENT.
38 YEARS OF EXPERIENCE
creating personnel management solutions for companies

4,500 CLIENTS
in different sectors, such as: construction, retail, oil & gas, banking and financial services, industry, IT, automotive, healthcare, logistics, tourism & hospitality.

180,000 MANAGED EMPLOYEES

31 BILLION MXN IN BILLING
2018

80 BRANCHES

2,500 SPECIALISTS
working at GINgroup’s 11 operational centers
OUR PHILOSOPHY

HAPPINESS AND WELL BEING OF ALL COLLABORATORS AS THE KEY TO OUR PRESTIGE
HAPPINESS AND PRODUCTIVITY

GINgroup understands the relationship between well being and productivity, as well as the precarious labor situation prevailing in our country. Its services allow employee access to entertainment and development activities, as fundamental means to improve wellness, professional growth and increase their contribution to organization success.
Purpose and Outlook

To strengthen our leadership in the Comprehensive Human Talent Management industry worldwide, enjoying the confidence of our clients that we will support them with solutions that add value to their business through their personnel.

Objectives

EMPLOYEE DEVELOPMENT
* To contribute to professional advancement and ongoing training of the national workforce.
* To be a viable and attractive first job option for young recent graduates.
* To continue to be one of the best companies in which to work in Mexico.
* To provide more and better added values (insurance, services, benefits and discounts) that have meaning and value for workers.

BUSINESS DEVELOPMENT
* To improve the financial results of companies by providing creative solutions that lead to improved management.
* To support our clients with comprehensive solutions for Human Talent Management so that they can stay focused on their business activities.
* To promote SMEs and thus further their financial growth.

SOCIAL AND BUSINESS IMPACT
* Full compliance with our social, business, fiscal and legal obligations.
* Generator of jobs that promote economic growth in the country.
* To broaden the possibilities for worker wellbeing and social protection.
* To provide services that enable workers to increase their assets, improve their health and develop professional skills so as to be nationally competitive.
* To be a link between educational institutions and companies as a way of encouraging innovation and creativity in the corporate realm.

Values

• INTEGRITY
• TEAMWORK
• PROFESSIONALISM
• LOYALTY
• INNOVATION
• COMMITMENT
INDUSTRY-SPECIFIC EXPERIENCE
UNIQUE SOLUTION DESIGN
We have a team of experts whose know-how in specific industries enables them to design solutions and implement business plans tailored to the client’s needs.

**SOME OF THE SECTORS WE SERVE ARE:**

**ENERGY**

The ADINCAH® services we provide in the oil, gas and energy sector include the recruiting, selection, training and management of specialized personnel.

**RETAIL AND DISTRIBUTION**

The creation of employee loyalty; managerial growth and development, and ongoing training are what differentiate our customer services and constitute the pillars of improvement in this sector.

**TECHNOLOGY AND SYSTEMS**

Today’s business environment demands innovation and systematization, which, in turn, has led to an explosion of companies offering technological and process automation services. Productivity bonuses and improved benefit packages to attract talent are some of the ways we are fostering the sustained growth of companies like these.

**PROFESSIONAL SERVICES**

Current social and labor dynamics place strong demands on companies to have experts in a variety of fields, which makes scouting, selection and hiring mechanisms key to rendering services of the highest standard.

**LIFE SCIENCE AND HEALTH CARE**

This is a highly regulated industry that faces fierce competition. As such, the education and training of professionals is essential to its survival, with emphasis on programs that train highly specialized personnel, in addition to attractive salary and benefits packages.
MANUFACTURING

Efficiency, quality and cost reduction are the three priorities in this industry, which we have addressed with specific Human Talent development programs, such as the creation of teams of substitute workers, workforce planning and ensuring technical training for all employees.

CONSTRUCTION

We offer our clients in this industry a variety of subcontracting mechanisms that give them optimum control over their workforce and have a direct impact on turnover reduction. Our added-value services are a plus when it comes to attracting fresh talent that sets them apart from the competition. We manage the team and the tools needed to lighten the workload of our clients.

FINANCIAL SERVICES

Our services cover aspects related to the insurance market, an area in which GINgroup specializes. We use ADINCAH®-based programs to train branch personnel, carry out performance evaluations and implement competency models specific to financial services.

PUBLIC SECTOR

We support this sector by promoting formal employment and currently manage thousands of IMSS and INFO-NAVIT* accounts, whose contributions are paid punctually, in compliance with the law. We also invest in Human Talent through professional training, granting scholarships to all our employees and promoting the development of multiple productive sectors by meeting the human resources needs of SMEs and Mexican companies in general.

EDUCATION

We offer services that support employee professionalization, evaluating managerial and directorial skills, as well as online educational program development.

REAL ESTATE

We provide realty services that address, among other things, the protection of professionals and develop highly reliable technological complements.

AUTOMOTIVE INDUSTRY

Our services in this sector encompass insurance and health plans for employees, including workers in operating areas, with a view to guaranteeing the safety and quality of their work.

*Applicable only in Mexico.
GINgroup has numerous close strategic alliances with associations, chambers and confederations that provide the support and solidity its clients require. The company has earned several certifications that attest to its administrative and technical processes, strict ethical standards and best practices and spotlight it as one of the fastest growing service companies specialized in creating jobs in every sector.

“CLOSE COLLABORATION BETWEEN MANAGEMENT AND STAFF IS THE PERFECT SYNERGY FOR MAKING A CORPORATION GROW, SINCE THE VALUE OF HUMAN TALENT DETERMINES THE CORPORATE STRENGTH OF AN ORGANIZATION.”

Dr. Raúl Beyruti Sánchez
ALLIANCES

COPARMEX
Confederation of Employers of the Mexican Republic

AMAPRO
Mexican Association of Advertising Agencies

CETIC
Confederation of Business People in Technology, Innovation and Communications

CANIRAC
National Chamber of the Restaurant and Food Industry

AIVAC
Vallejo Industrial Association

ANADIC
National Association of Computer Technology Distributors

CAREINTRA
Regional Chamber of the Transformation Industry

ASECEM
Association of Business People and Citizens of the State of Mexico

CONIFARMA
National Chamber of the Pharmaceutical Industry

AMHM
Mexican Association of Hotels and Motels

CONACYT
National Council for Science and Technology

CONCANACO
Confederation of National Chambers of Commerce, Services and Tourism

ABF
Mexican Association of Franchises

CONCAMIN
Confederation of Industrial Chambers

CERTIFICATIONS

ISO 9001:2015
Quality Management

ESR
Socially Responsible Company

SUPER COMPANIES
Grupo Expansión

INCLUSIVE COMPANIES
Inclusive Company Award

EFR
Family Responsible Company

TOP EMPLOYER
Mexico 2019

GPTW
Great Place to Work

WORKPLACE WELLNESS COUNCIL-MEXICO

ORACLE GOLD PARTNER
PeopleSoft PeopleTools 8.5x Specialization
COMPREHENSIVE HUMAN TALENT MANAGEMENT

THE RELEVANCE OF SUBCONTRACTING
ADDED VALUES

GINgroup provides added value to all its clients and partners with diverse benefits that turn into direct profits for their businesses. One of the main goals is to efficiently manage company talent with initiatives to increase their engagement, loyalty and performance through an extensive range of services and added values that positively transform their own and their families’ lives.

10 Benefits of a Subcontracting Strategy

IT BOOSTS employment through small and midsize companies (SMEs).

IT HELPS companies focus on their main business activities.

IT FACILITATES legal and software implementation concerning labor issues.

IT COMPLIES with tax payments punctually, thereby avoiding late fees and fines for errors or omissions.

IT REDUCES administrative burden by delegating payroll management.
THE SUBCONTRACTING SYSTEM PROVIDES BENEFITS FOR BOTH COMPANY AND EMPLOYEES.

IT ADJUSTS the size and cost of operations to current market conditions, through its flexible model.

IT SUPPORTS all employees with a Human Resources Department specialized in providing support and assistance.

IT CERTIFIES employees through a qualitative process of skills, applied by the subcontracting company.

IT PROVIDES TRUST in the different contracted activities, since they are in expert hands.

IT IMPROVES human resource management in each company.
360° SERVICES
EXCELLENCE FOR EVERY CLIENT
EXPERTS

Our company is formed by expert consultants trained to design customized human resources, tax auditing, financial, accounting, administrative, legal and operational solutions.

GINgroup has created a unique subcontracting model with employee benefits that surpass those offered by the competition and a technological platform, called miGIN, that guarantees tax and other payments in strict compliance with all applicable legal and tax requirements.

Our services include compiling financial statements, records, income statements and filing tax returns, in line with accepted auditing standards and current accounting principles.

GINgroup HAS A TEAM OF EXPERTS TO ASSIST SMALL AND MID-SIZE ENTERPRISES COMPILE AND INTERPRET THEIR FINANCIAL STATEMENTS, SO UPPER MANAGEMENT AND STOCKHOLDERS CAN MAKE DECISIONS BASED ON CLEAR, PRECISE INFORMATION, ALL IN THE INTEREST OF GROWTH.

AMONG THE SERVICES WE PROVIDE SMALL AND MID-SIZE COMPANIES ARE:

- Continuous, comprehensive accounting control and expert consultation.
- Calculation and efficient payment of tax liabilities.
- Protection of company assets.
- Protection of company and investment partner interests.
- Consultation on investment projects.
- Tax strategies.
- Consolidated financial statements, including income statements, balance sheets, cash flow statements and accompanying analyses.
PAYROLL MANAGEMENT

Our payroll management system guarantees efficiency and precise controls and processes for all companies, no matter what their line of business.

| Simple payrolls and payroll management | • Payroll calculations.  
• Receipt management.  
• Ongoing website updating. |
|----------------------------------------|--------------------------------------------------|
| Conditional payrolls, payroll management and tax payments | • Payroll calculations.  
• Receipt management.  
• Ongoing website updating.  
• Payment of taxes, employer and employee fees. |
| Payroll management reengineering | • Process improvement.  
• Tax statement preparation (monthly and annual).  
• Records of revenue and withholdings.  
• Attention and follow up with external auditors. |
| Payroll process systematization | • Advanced management system.  
• Reduction of operating costs, data security, transparency and timely well formatted reports.  
• Data backup and recovery.  
• Remote access. |

SPECIALIZED RECRUITING

• Scouting and selection of technical, operating, administrative and specialized talent.  
• Talent databases.  
• Recruiting sources.  
• Competency-based interviews.  
• Psychometric evaluations.  
• Socio-economic studies.
GINgroup offers a range of services that involve employees in the implementation of their company's growth strategies. Our comprehensive approach proposes 360° solutions and takes into consideration every conceivable aspect of employee management.
FISCAL CONSULTATION

As taxpayers, companies are required to keep strict control of their fiscal and tax obligations and comply with all applicable legislation.

GINgroup advises its clients on how to control and, where possible, optimize their tax situation and implement strategies to manage their liabilities, based on a clear understanding of the client’s obligations and in strict compliance with the law.

OUR CONSULTATION SERVICES INCLUDE:

• Analysis of the client’s tax regime to determine compliance with obligations.
• Drawing up a tax obligation schedule.
• Manuals for bookkeeping and accounting records.
• Manuals for tax return filing and online notifications.
• Consultation on making online tax payments.
• Processing paperwork with tax authorities and fiscal agencies.
• Consultation on drawing up tax criteria and fiscal policies.
• IMSS payments using the SUA program. (applicable only in Mexico).
• Company visits.
• Improving tax payment efficiency.
• Tax disputes.
• Company liquidation processes.

OUR LEGAL TEAM AND TAX ACCOUNTANTS ARE SPECIALISTS IN:

• Interpretation of tax provisions in dispute settlement processes.
• Audit procedures.
• Nullity and amparo proceedings.
• Audit and office visits to SAT, IMSS and INFONAVIT * authorities.

*Applicable only in Mexico.
LEGAL ADVICE

Our clients have a team of attorneys at their disposal to provide legal advice at no additional cost. We have the expertise to defend in labor, civil, mercantile and tax proceedings.

SERVICES INCLUDE:

• Administrative enforcement proceedings and SAT, IMSS, INFONAVIT*, State Finance Ministry embargoes (applicable only for Mexico).

• Evaluation and analysis of labor hearing contingencies prior to hiring our services.

• Trade union negotiations.

• Attention to tax felonies.

• IMSS* risk evaluation.

• Compliance with local and federal labor board legal requirements.

• Nullity actions, *amparos* and motions for revocation for tax dispute settlements.

• Assistance with foreign-trade-related SAT* audits.

• Drawing up and negotiating severance and liquidation agreements.

• Free and comprehensive legal advice in labor proceedings involving employees managed by GINgroup.

• Support with legal contingencies for up to five years after our service agreement has expired.

CONSULTATION ON MIGRATORY ISSUES

Expert advice and visa and work permit processing with the National Migration Institute for foreigners seeking employment with Mexican companies.

CONSULTATION ON CIVIL PROCEEDINGS

OUR LEGAL TEAM PROVIDES EXPERT ADVICE ON:

• CIVIL SUITS: Non-compliance suits for contracts, latent property defects, possession and asset recovery.

• ASSET-RELATED PROCEEDINGS: Rights and obligations related to assets, such as portfolio recovery, evictions and foreclosures.

• CRIMINAL ACTIONS: Complaints filed with the Public Prosecutor.

• INHERITANCE PROCEEDINGS: These generally involve the family and the deceased person's estate.

• CORPORATE PROCEEDINGS: All types of corporate actions, rendered at no extra charge to the client.

*Applicable only in Mexico.
ACCOUNTING CONSULTATION

Our accounting and financial consultation services comply with national and international financial reporting standards (IFRS) and are geared toward corporate processes that require a high level of sophistication and experience, such as incorporations, acquisitions, spin-offs and mergers, among others.

Our experts are qualified to groom an organization’s operating, administrative, financial and accounting processes so its financial statements showcase the company’s real potential in the short and long runs. Furthermore, the success of our full-compliance policy proves that discipline is the path to reducing corporate risk and shoring up corporate responsibility.

WE PROVIDE THE FOLLOWING SERVICES:

- Continuous, comprehensive accounting control with the consultation services required.
- Protection of company assets.
- Consolidated financial statements, including income statements, balance sheets, cash flow statements and accompanying analyses.
- Calculation and efficient payment of tax liabilities.
- Advice regarding investment projects.
- Tax strategies.
- Protection of company and investing partner assets.
- Financial restructurings.
**HIGH TECHNOLOGY**

**GINgroup** boasts a high-tech platform for data storage and information management. This tool features an innovative application that automates and controls information management processes with the flexibility and capacity to process large volumes of payroll data at high speed.

The **miGIN** system guarantees the standardization of processes, in addition to compliance with labor, legal and tax regulations, while safeguarding the security and confidentiality of the information it contains. Our servers have a high 99.99% availability rate and comply with the most stringent data security standards. Production databases are replicated within a maximum synchronization time of five seconds to ensure data integrity, and daily incremental backups are made. The system also has effective contingency response protocols built in.

Critical employee data is stored and encrypted on the database, and the application features an automated decrypting function.

**INFORMATION SHARING**

The **miGIN** system features interfaces for automatic data sharing with other systems such as Oracle, SAP, Intelexion and ICI RH. We use the ORACLE-Peoplesoft platform for employee and payroll management.

- **GINcard control of expenses**
  This tool enables 24/7 real-time surveillance, limiting and designating the person responsible for handling travel expenses. It complies with applicable tax provisions and generates spending reports and trends for decision-making purposes.

- **GINsurance**
  This platform allows users to compare the car insurance coverage terms and premiums offered by a range of insurance companies. Policies can be taken out in less than five minutes and premiums paid by direct debit to a credit or debit card.

**miGIN Process**

- **+4,000 payrolls** are processed simultaneously
- **In 70 branches and 11 operation centers**
- **With more than 150 users**

The processing time for a payroll of **+3,000 employees** is **3 minutes**
“WE WORK TO HAVE A WHOLE COMMUNICATION CONCEPT, THE MOST ADVANCED, THE MOST FAR REACHING ONE, SO AS TO BE INNOVATIVE.”

Dr. Raúl Beyruti Sánchez

OUR APPLICATIONS

GINxti
Practical, cutting-edge services that facilitate access and immediate attention.

GINxti MÁS
Access to a personalized discount plan.

MI DOCTOR GINxti
Direct access to video consultations, promoting prevention and healthcare habits.

GINxti Eventos
Adaptable to any kind of event, it enables and facilitates guest control.
VALUE PROPOSITION

THE PILLARS OF CORPORATE SUCCESS
ORGANIZATIONAL LOYALTY

In its working relationships, GINgroup acknowledges the exchange of values that must take place for an employee to put in discretionary effort above and beyond what is expected and maintain a high level of commitment to the organization. This is why our benefit packages surpass legal requirements, fostering a sense of achievement in employees and helping them realize their important role in the company’s success.

Healthcare tops the list of employee concerns, followed by the building of capital and personal and professional development. Consequently, GINgroup has designed benefits and added-value programs that have a positive impact on the quality of life of its clients’ employees and set their companies apart from the rest of their Mexican competitors.

OUR ADDED VALUES

HEALTH

Medical visits at preferential prices and access to an extensive hospital network.

- Online health services
- Private health services
- Health services for women

SPORTS AND RECREATION

Development of sports, social, recreational and vacation mobility skills.

- Social sports center
- Specialized sports rehabilitation medicine
- Travel agency
- Network of discounts

EDUCATION AND TRAINING

Access to educational programs, scholarships and seminars with high academic value, focused on employee development and professionalization.

- University of Management and Innovation (UGiN)
- University linkage
- CONACYT* postgraduate programs
- Más por México elementary and jr. high
- Baccalaureate program
- IDC consultation and seminars

*Applicable only in Mexico.
ASSET-RELATED
Access to policies, car insurance, major medical insurance, savings plans and retirement savings programs through partnerships with internationally prestigious insurance companies.

- Life insurance
- Major medical insurance
- Personal accident insurance
- Funeral assistance for parents
- Car insurance
- GINxti payroll advances
- Investment funds
- Savings plans
- Mortgage counseling
- Real estate assistance
- Personal and business loans
- Payroll credit

GINgroup HAS AN EXCLUSIVE ADDED VALUE PLAN THAT NO OTHER COMPANY IN THE MEXICAN MARKET CURRENTLY OFFERS. AS IT PROMOTES A SENSE OF BELONGING AND LOYALTY AMONG EMPLOYEES, IT HAS A POSITIVE IMPACT WITHIN COMPANIES.
GINxti MEMBERSHIPS AND INSURANCE

GINxti benefits at preferential cost segmented into three income levels:

**Traditional Membership**
Starting from a general monthly salary of up to $ 30,000 MXN

**Platinum Membership**
Monthly salary $ 30,001 - $ 100,000 MXN

**Black Membership**
Monthly salary $ 100,001 MXN and over

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**LIFE INSURANCE**

**ACCIDENTAL DEATH INSURANCE**

**COLLECTIVE DEATH COMPENSATION**

**ORGANIC LOSS COMPENSATION**

**TOTAL AND PERMANENT DISABILITY COMPENSATION**

**FUNERAL EXPENSES AID**

**FUNERAL ASSISTANCE**

**MEDICAL ASSISTANCE IN CASE OF ACCIDENT**

**GENERAL PHYSICIAN HOUSE CALL**

**GROUND AMBULANCE TRANSPORTATION**

**UNLIMITED CALL SERVICE**

**MINOR HOME REPAIR ASSISTANCE**

**DENTAL HEALTH**

**OPTICAL SERVICE**

**DISCOUNT CLUB**

**ACADEMIC CONNECTION**

**PET ASSISTANCE**

**CAR INSURANCE**

**TRAVEL CLUB**

**PHONE ASSISTANCE**

*Applicable in real emergencies*
<table>
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<tr>
<th>TRADITIONAL MEMBERSHIP</th>
<th>PLATINUM MEMBERSHIP</th>
<th>BLACK MEMBERSHIP</th>
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<td>Service management for the holder, spouse and children Cremation / burial</td>
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<td>Up to $20,000 MXN a year</td>
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<td>1 event per year at no cost</td>
<td>1 event per year at no cost</td>
<td>2 events per year at no cost</td>
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<td>2 events per year at no cost</td>
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<tr>
<td>To cell phones in Mexico, the US, Canada and landlines in 45 countries</td>
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<td>To cell phones in Mexico, the US, Canada and landlines in 45 countries</td>
</tr>
<tr>
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</tr>
<tr>
<td>Nationwide business service Free eye exam</td>
<td>Nationwide business service Free eye exam</td>
<td>Nationwide business service Free eye exam</td>
</tr>
<tr>
<td>Discounts in over 8,500 establishments</td>
<td>Discounts in over 8,500 establishments</td>
<td>Discounts in over 8,500 establishments</td>
</tr>
<tr>
<td>Discounts in universities and language schools</td>
<td>Discounts in universities and language schools</td>
<td>Discounts in universities and language schools</td>
</tr>
<tr>
<td>Yearly visit, vaccination and parasite treatment at no cost</td>
<td>Yearly visit, vaccination and parasite treatment at no cost</td>
<td>Yearly visit, vaccination and parasite treatment at no cost</td>
</tr>
<tr>
<td>Consultation and competitive premiums</td>
<td>Consultation and competitive premiums</td>
<td>Consultation and competitive premiums</td>
</tr>
<tr>
<td>Unlimited</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Medical, nutritional, emotional, legal, travel, financial, home PC, price of drugs, fitness and on the road</td>
<td>Medical, nutritional, emotional, legal, travel, financial, home PC, price of drugs, fitness, on the road and prenatal</td>
<td>Medical, nutritional, emotional, legal, travel, financial, home PC, price of drugs, fitness, on the road and prenatal</td>
</tr>
</tbody>
</table>
HEALTH SERVICES

GINgroup provides added value platforms to ensure the wellbeing of direct employees, administrators and their family members.

Mi doctor GINxti
The aim of this comprehensive health service is to offer the benefits of telemedicine and preventive medicine to employees and their families.

Optical Service
Specialized services designed to prevent and solve vision problems through a broad network of providers that give the best discounts on consultations, frames, lenses and other services.

Telephone Assistance
A helpline that allows employees to contact specialists in medical services, nutrition counseling, psychological and emotional support.

Más POR Ella
In cases of initial cancer diagnosis, this program provides financial assistance for medical expenses resulting from the disease.

Family Health Services Extension
To ensure protection for the family, we offer extension programs that cover the policyholder and up to four beneficiaries.

GINxti Dental Plan
The new GINxti Plan includes checkup and diagnosis at any of the Dentalia clinics nationwide, in addition to 1 free dental cleaning per year and 10 - 50% discounts on various dental procedures.

Dental Insurance
We have three comprehensive prevention plans and extensive dental service coverage at preferential prices.

Private Health Services
Access to private health services at preferential prices, provided by one of the largest medical service networks in Mexico.

Diabetes Juntos X TI
GINxti affiliates can access an internet platform that contains videos, articles, recommendations by experts and events related to diabetes. By signing up at www.diabetesjuntosxti.mx GINxti affiliates will have access to Diabetes Juntos X TI (Together for You) at preferential price.
Salud POR Ella

“Health FOR Her” offers laboratory and other diagnostic studies with discounts up to 50% on:

- Mammograms
- Papanicolaou
- Blood chemistry tests
- Spirometry
- Blood pressure measurement
- HIV
- Diabetes
- Colon test
- Glaucoma detection
- Densitometries

AESTHETIC ASSISTANCE:
Unlimited health and beauty telephone counseling services.

EMOTIONAL HEALTH ASSISTANCE:
Individualized telephone emotional support and guidance.

SAFE BAG:
Financial support for handbag or wallet theft.
MAJOR MEDICAL COVERAGE

- A Major Medical Insurance policy can be extended to cover the employee’s family (spouse, offspring up to 28 years of age and parents).

- Savings on all health services (laboratories, diagnostic tests, dentists, hospitals).

- We have 3 coverage plans: Basic, Platinum and Black.
<table>
<thead>
<tr>
<th>BASIC PLAN</th>
<th>PLATINUM PLAN</th>
<th>BLACK PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Insured sum $ 100,000,000.00 MXN per ailment</strong></td>
<td><strong>Insured sum $ 100,000,000.00 MXN per ailment</strong></td>
<td><strong>Insured sum $ 100,000,000.00 MXN per ailment</strong></td>
</tr>
<tr>
<td>2 UMA*</td>
<td>2 UMA*</td>
<td>2 UMA*</td>
</tr>
<tr>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>$ 20,000 MXN A and AA hospitals</td>
<td>$ 75,000 MXN AAA hospitals $ 20,000 MXN A and AA hospitals</td>
<td>$ 75,000 MXN AAA hospitals $ 20,000 MXN A and AA hospitals</td>
</tr>
<tr>
<td>Type A and AA Except: Hospital Español and Mocel</td>
<td>Type A, AA and AAA Except: Ángeles Pedregal, Interlomas, Mocel, ABC (Santa Fe and Observatorio), Médica Sur and Bite hospitals</td>
<td>Type A, AA and AAA.</td>
</tr>
<tr>
<td>1 UMA* of deductible is reduced at hospitals A and AA. 5% of coinsurance is reduced solely in A and AA hospitals</td>
<td>1 UMA* of deductible is reduced at all hospitals. 5% of coinsurance is reduced solely in A and AA hospitals</td>
<td>1 UMA* of deductible is reduced at all hospitals. 5% of coinsurance is reduced solely in A and AA hospitals</td>
</tr>
<tr>
<td>WITH application of deductible and NO coinsurance</td>
<td>NO deductible is applied and NO coinsurance</td>
<td>NO deductible is applied and NO coinsurance</td>
</tr>
<tr>
<td>Covered abroad with USD 10,000 and no deductible</td>
<td>Covered abroad with USD 10,000 and no deductible</td>
<td>Covered abroad with USD 10,000 and no deductible</td>
</tr>
<tr>
<td>USD 100,000 with deductible of USD 100</td>
<td>USD 100,000 with deductible of USD 100</td>
<td>USD 100,000 with deductible of USD 100</td>
</tr>
<tr>
<td>Insured sum 30 UMA* ($ 77,055 MXN) / 10-month waiting period</td>
<td>Insured sum 30 UMA* ($ 77,055 MXN) / 10-month waiting period</td>
<td>Insured sum 30 UMA* ($ 77,055 MXN) / 10-month waiting period</td>
</tr>
<tr>
<td>$ 20,000 MXN / 10-month waiting period</td>
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</tr>
<tr>
<td>$ 20,000 MXN / 10-month waiting period</td>
<td>$ 25,000 MXN / 10-month waiting period</td>
<td>$ 30,000 MXN / 10-month waiting period</td>
</tr>
</tbody>
</table>

*UMA: Unit of Measurement and Update.
GINflex BENEFIT PROGRAMS

With the best insurance and coverage benefit programs designed to improve the lives of individuals and companies, GINflex, our insurance and bond agent, boasts a prestigious network of companies:

INSURANCE COMPANIES

BOND COMPANIES
This digital platform encompasses a range of insurance types and enables users to compare coverage and costs of several insurance companies and receive several alternatives in less than a minute, as well as a policy in just five minutes with a bank-card payment option.
Grupo Vida Ahorro (GVA)

SAVINGS FUND PLAN FOR RETIREMENT:
As a benefit of the plan, employees in GVA are covered by life insurance protection.

- Life and total or permanent disability insurance.
- Trust.
- Investment multiplatform.
- Old Mutual NET.
- Individualized accounts (each worker has access to his/her account on line).
- Transparency (Internet access to check his/her balance and movements 365 days a year).
- Employee and client training.

Financial Life

Grupo Vida Ahorro is a group savings plan with life insurance and trust included. Its main objective is to maintain and improve the quality of life of a company’s employees during retirement.

It is designed so that minimum monthly contributions will make it possible to have access to the financial market and thus accrue sufficient capital to achieve the objective of the plan.

It has three different objectives so that the capital collected is correctly distributed:

1. Upon early employee separation
2. Upon death
3. Upon retirement

GVA is a group savings plan that combines three components in a single solution:

- Savings/Investment
- Life insurance
- Trust

With this plan, participants have the option of up to 3 investment portfolios.

Portfolio changes are free of charge, and participants can make them through Old Mutual Net with their username and personal password.
COMPREHENSIVE FINANCIAL COUNSELING

Savings Plan
To help employees save, GINgroup has the following benefits:

INTEREST RATE
annual average between 8 and 15% (on the size of the savings plan and C.O. operation).

CONTRIBUTIONS
as of $100 MXN twice a month.

LOANS
of up to 3 months of the salary of the employee requesting it.

DISTRIBUTION
of the amount saved, plus interest during the first two weeks of December.

GINxti PAYROLL ADVANCES
• 24 hours a day, 365 days a year.
• Cash withdrawal at ATMs of $100.00 MXN up to the authorized limit (commission charge according to the banking institution).
• GINxti Membership must be 3 months old to activate the service.

Real Estate Assistance
For GINxti members seeking housing or renting a property.

Mortgage Counseling
• Personalized diagnosis in order to select the most suitable mortgage credit for the particular profile.
• Mortgage credit management in major Mexican financial institutions.

GINgroup Operation Centers have a financial institution called Financial Business, that grants personal and business loans as an alternative for achieving company or employee economic goals. These financial solutions lead to economic growth and help personnel reach their goals.

TRAVEL ALLOWANCES AND EXPENSES
An intelligent tool that will help manage and cover the needs of each business.

Expense report automation without accumulating bills, as well as payment safety and avoiding spending time on conciliations.

• Workload is eased.
• The company can monitor charges 24/7 in real time.
• It limits and defines who distributes expenses.

• It complies with tax regulations.
• It produces a consumer and expense behavior report, to improve decision making.
YOUTH MEMBERSHIP

Responding to a real demand on the part of young Mexicans, GINxti launches young membership, geared to providing relevant benefits to this sector of the population.

WHY WE HAVE CREATED A MEMBERSHIP ESPECIALLY TO BENEFIT YOUNG PEOPLE?

Mexico has over 30 million young people between the ages of 15 and 29. We rank second in Latin America for countries with the most youth, topped only by Brazil. Merely 33% of this group has access to a high school education, and the figure is cut in half for university level education. Access to healthcare is an even greater concern, particularly in rural areas.

TRAVEL
• Discounts of up to 60%.
• Payment options with interest-free months.

ACADEMIC LINK
• 10 – 40% discounts on academic programs.
• Formats: face-to-face and online (high school, bachelor’s level, master’s and post-graduate).
• 100% personalized English teaching online platform.
• Certification option.

HEALTH
• Special rates on doctor visits and laboratory tests.
• Doctor’s house call at no cost (1 event per year)*
• Annual coverage up to $ 15,000.00 MXN at hospitals and clinics in our network, in case of accident.
• Annual visit, diagnosis and dental cleaning at no cost.
• Preferential prices on other dental treatments.
• Online medical care through ginxti.com, linkage with pharmacy network, at no cost for policyholder and up to 3 family members.
• Eye exam at no cost. Preferential rates on lenses.

FURTHER BENEFITS
• Car insurance with the top insurance companies in the country at preferential prices, which extends to family members and friends.
• Access to a large network of veterinarians and clinics nationwide, pre-consultation by telephone and physical evaluation appointment at no cost. Discounts on services and accessories.
• Personalized counseling on issues related to real estate for housing.
• Unlimited telephone service to cell phones in the U.S., Canada and Mexico and landlines in 45 countries.
• Access to purchase or lease of new cars at special prices.
• Road assistance that includes 2 tows, locksmith, glass installation, automotive liquid refill and tire change.
• Economic support in case of stolen bag or wallet.

* In case of real emergency
EDUCATION AND TRAINING

Education in English

Affiliates can access this English teaching program online at www.ginxti.com, where they will do a placement evaluation, as well as access to the three levels contained in the free plan. Furthermore, affiliates who would like to continue beyond the 3 aforementioned levels can take complementary courses with specialized teaching materials at the preferential price of $80.00 MXN plus V.A.T.

Training and Professionalization

The University of Management and Innovation, UGiN, was founded in response to a latent need for education and training for working people. This institution provides formal online education with high academic value, carefully maintaining quality standards, service levels and follow-up to assist students.

Well aware of the relationship between happiness at work and productivity, GINgroup helps companies and employees build and promote greater wellbeing within the work environment by professionalizing processes and individuals, having a positive personal and professional impact on employees. They help companies be more successful and are the active capital that moves the country.

Our online programs have the same validity and quality as face-to-face programs. We use LMS (Learning Management System) technology. Our learning platform is TATA, which is widely used throughout the world and can boast over 65 million academic and business users.
We offer you:

- Online continuing education
- Individual discounts for the affiliate
- Discounts on tuition and enrollment
- Master's, bachelor level and diploma course programs
- Saturday support sessions
- Ease of registration
- Direct degree granting
COMPETITIVE ADVANTAGE

It provides low-cost training tools, without neglecting the quality of the educational content, which adapts to current job requirements and has the following benefits:

- **Flexibility**: It adapts to the current market situation (generational diversity), adjusted to individual and business learning needs (times and practical execution).

- **Practicality**: It presents applicable cases in the environment in which the student operates. It provides an interesting educational experience.

- **On demand**: It offers alternative courses to be chosen according to personal needs.

- **Certification**: With curricular value by governmental entities (In Mexico: Secretaría de Educación Pública, Secretaría del Trabajo y Previsión Social*).

- **Friendly**: The site offers comfortable and practical navigation through contents, exercises and activities to be carried out. It provides a very friendly self-development environment.

ACADEMIC PROGRAMS

- Personalized diploma courses.
- Online bachelor-level programs (accounting, marketing and business administration).
- Master’s in business administration.
- 3,000 technical courses (human development, business, professional skills, etc.).
- Online language courses.

DISCOUNTS AT RENOWNED UNIVERSITIES AND LANGUAGE SCHOOLS.

SCHOLARSHIPS FOR ONLINE BACHELOR-LEVEL AND MASTER’S PROGRAMS.

EXTENDS TO IMMEDIATE FAMILY MEMBERS.

*Applicable only in Mexico.
BUSINESS, ON LINE AND FACE-TO-FACE TRAINING

With the aim of systematically and comprehensively educating leaders and employees in companies, UGiN has developed 4 officially valid professional programs that train leaders, employees and HR specialists at basic, intermediate and advanced skill levels, as required by their positions. Each module has a compliance %, as specified below:

<table>
<thead>
<tr>
<th>RECRUITING</th>
<th>LEADERSHIP PROGRAM</th>
<th>MANAGEMENT PROGRAM BY COMPETENCE</th>
<th>HR PROGRAM</th>
</tr>
</thead>
</table>
| * How to write my resume  
  * Preparing for an interview  
  * Non-verbal communication  
  * I need to know about the company I’m going to  
  * Identifying my strengths, my talent  
  * Getting ready for success | Basic  
  * Human leadership  
  * Generational leadership  
  * Leader of my own microclimate  
  * Getting to know my work group | Intermediate  
  * Assertive communication  
  * Active listening  
  * Handling crises and conflicts  
  * Recognition  
  * Feedback  
  * Teamwork  
  * Reaching agreements | Advanced  
  * Account rendering  
  * Controlling results  
  * Decision making  
  * Performance management  
  * Change management  
  * High performance teams  
  * Coaching leader  
  * Influence |
| 100% | 33.3% | 33.3% | 33.3% |

<table>
<thead>
<tr>
<th>MANAGEMENT PROGRAM BY COMPETENCE</th>
<th>HR PROGRAM</th>
</tr>
</thead>
</table>
| * Strategic thinking  
  * Client orientation  
  * Time management  
  * Innovation  
  * Planning and organization  
  * Decision making  
  * Personal skills  
  * Work atmosphere  
  * Managing results | Business aligned  
  * Induction  
  * Attracting talent according to culture  
  * Internal communication  
  * Performance management  
  * Total compensation  
  * Culture and Talent Management Trend  
  * Aligning HC processes  
  * Internal measurements  
  * Value proposition as employer  
  * Change management  
  * Employee branding |
| 100% | 33.3% | 33.3% | 33.3% |
BUSINESS LINE CONSULTATION AND TRAINING

Solutions

DIAGNOSTICS
We help understand culture type, behaviors and performance of leadership by means of electronic diagnostic tools that lead to evaluating company strengths and areas of opportunity and offer certainty regarding changes and improvements the Human Talent area should undertake.

- Measurements of climate and work culture
- Evaluation of cultural leadership
- Evaluation by skills
- 360°
- Customer service
- Willingness to change
- DNC

LEADERSHIP EDUCATION AND TRAINING
We develop leaders in companies by means of a comprehensive training program of high educational value, using techniques, practices, sensitization and replica models, both face-to-face and online, so as to establish an internal growth prototype and enable it to sustainably achieve or exceed business results, improving each work team’s levels of labor wellbeing. We have short and mid-long range programs, depending on needs and budgets:

- Leadership program
- Management program by competence
- HR program
- Custom-designed workshops

ONLINE UNIVERSITY UGiN
We contribute to the academic and professional development of employees in companies through officially valid bachelor-level, postgraduate and master’s degrees, diplomat courses, languages, aimed at capturing and promoting internal talent.

METHODOLOGY
We use the METAPLAN model: understand, analyze, identify and act, to change behaviors, intending for participants:

1) To understand the general concept to practice
2) To understand how they have evolved and why
3) To analyze where I am vs. that new concept
4) To analyze the ideal model
5) To identify the competences that I should improve
6) To identify what others do, in other cultures, with respect to these competences
7) To act building a METAPLAN aimed at the desired leadership
The University of Management and Innovation acknowledges that one of the actions necessary to turn science and technology into true engines of business growth is boosting innovation, which is only achieved through linking up with academically renowned educational institutions.

Within knowledge generation and transference systems, technological institutions are recognized as educational centers geared to training human resources in such areas as engineering, technology, administration and business, and that they have been positioned nationally due to successful experiences of linkage and cooperation. UGiN connects development centers to Mexican industry, through contact with GINgroup clients.

UGiN has link-up programs with top educational institutions such as:

- National Autonomous University of Mexico
- National Polytechnic Institute
- UNITEC
- College of Public Accountants of Mexico
- Autonomous Metropolitan University
- Del Valle de México University

GINgroup and CONACYT* signed an agreement aimed at creating opportunities for employees who are also students, to be professionally incorporated into Mexican industries, with the possibility of being hired as graduates of postgraduate programs. A second goal is to encourage workers to enter postgraduate programs. Both efforts will help retain qualified talent for the growth of companies and development of the Mexican economy.

*Applicable only in Mexico.
SCIENCE AND TECHNOLOGY

CONACYT* offers various educational programs to the industries with which we collaborate.

Knowledge Area
Natural resources and sustainability, innovation, use and handling of natural resources.

*Applicable only in Mexico.

Alliances and Chambers
COPARMEX
PECCM
EGEP
PEMEX
Mexican Petroleum Congress

*Applicable only in Mexico.
“WE MAINTAIN A CLOSE ALLIANCE WITH CONACYT, TO DETECT, SUPPORT AND TRAIN MEXICAN TALENT.”

Dr. Raúl Beyruti Sánchez
<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>INSTITUTION</th>
<th>STATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master’s in Management and Preservation of Natural Resources</td>
<td>Center for Biological Research of the Northwest</td>
<td>Baja California Sur</td>
</tr>
<tr>
<td>Doctorate in Ecology Science and Sustainable Development</td>
<td>South Border College</td>
<td>Chiapas</td>
</tr>
<tr>
<td>Master’s in Economics</td>
<td>Autonomous University of Mexico</td>
<td>Mexico City</td>
</tr>
<tr>
<td>Master’s in Structural Engineering</td>
<td>Metropolitan Autonomous University</td>
<td>Mexico City</td>
</tr>
<tr>
<td>Master’s in Environmental Quality</td>
<td>Autonomous Mexico State University</td>
<td>Mexico State</td>
</tr>
<tr>
<td>Master’s in International Business</td>
<td>University of Guadalajara</td>
<td>Jalisco</td>
</tr>
<tr>
<td>Master’s in Geosciences and Territory Planning</td>
<td>Michoacán University of San Nicolás de Hidalgo</td>
<td>Michoacán</td>
</tr>
<tr>
<td>Doctorate in Sustainable Development Sciences</td>
<td>Michoacán University of San Nicolás de Hidalgo</td>
<td>Michoacán</td>
</tr>
<tr>
<td>Doctorate in International Business Sciences</td>
<td>Michoacán University of San Nicolás de Hidalgo</td>
<td>Michoacán</td>
</tr>
<tr>
<td>Master’s of Foreign Trade Sciences</td>
<td>Michoacán University of San Nicolás de Hidalgo</td>
<td>Michoacán</td>
</tr>
<tr>
<td>Master’s of Science in Conservation and Use of Natural Resources</td>
<td>National Polytechnic Institute</td>
<td>Oaxaca</td>
</tr>
<tr>
<td>Master’s in Management and Business Development</td>
<td>University of the West</td>
<td>Sinaloa</td>
</tr>
<tr>
<td>Specialty in Sustainable Development</td>
<td>University of Sonora</td>
<td>Sonora</td>
</tr>
<tr>
<td>Master’s in Environmental Management for Sustainability</td>
<td>Veracruz University</td>
<td>Veracruz</td>
</tr>
<tr>
<td>Specialty in Management and Environmental Impact</td>
<td>Veracruz University</td>
<td>Veracruz</td>
</tr>
<tr>
<td>Specialty in Hydrography and Cartography</td>
<td>Naval University</td>
<td>Veracruz</td>
</tr>
<tr>
<td>Master’s in Environmental Economics and Ecology</td>
<td>Veracruz University</td>
<td>Veracruz</td>
</tr>
<tr>
<td>Master’s in Administrative Engineering</td>
<td>Technological Institute of Orizaba</td>
<td>Veracruz</td>
</tr>
</tbody>
</table>
nextGIN REMEDIAL ACADEMIC PROGRAM

ELEMENTARY AND JR. HIGH EDUCATION
Support for people age 15 and over to complete their basic studies through the application of a single test. The program offers face-to-face and online formats, while the SEP-endorsed certificate is issued by the INEA (100% deductible*).

BACCALAUREATE EDUCATION
A 100-hour course to prepare for the general knowledge exam. Additional training in job skills is also provided. The exam is endorsed by the General Office of Industrial Technological Education and has face-to-face, as well as online, courses.

*Applicable only in Mexico.

TECHNICAL DEVELOPMENT EXPERTS

CADEM
(Administrative Center for Business Development)
Consultation and development in fiscal, accounting, financial and administrative areas.

IDC
With more than 20 years in the market, the legal and tax advisory magazine offers technical-legal and fiscal publications that help companies fulfill their legal obligations. It is recognized as an authority on corporate legal matters.
SPORTS AND RECREATION

SOCIAL SPORTS CENTER

Focused on competitive sports, we have extensive, modern facilities for the more than 50 activities in the social and sports program for all our affiliates. We operate with an “all inclusive” approach, and the most successful sports methodologies for each discipline are taught in each of the venues.

SPECIALIZED SPORTS REHABILITATION MEDICINE

We provide top tier medical care to each patient, with the most highly regarded medical team and specialized technology in health, rehabilitation and beauty. We are equipped to deal with a wide range of specialties, such as sports medicine, orthopedics, rehabilitation, among others. This contributes to improving athletes’ performance, as well as the wellbeing of people interested in staying in good physical shape.

TRAVEL AGENCY

One of GINgroup’s best online travel planning resources, GINtravel covers top domestic and international destinations. Its accessible interface lets users plan, design and book their personal trips from the comfort of their workplace or home. Last-minute deals are available, as are additional services: airplane tickets, hotels, buses, car rentals and tour packages, among others. A huge plus is the possibility of paying for the service through the payroll.
OUR AFFILIATES
HUMAN TALENT SERVICES
## COMPREHENSIVE SERVICE AVAILABILITY

<table>
<thead>
<tr>
<th>Company/Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Batiatus y Zquadra</td>
<td>Personnel and company security</td>
</tr>
<tr>
<td>Bauhaus y Exus</td>
<td>Facility management cleaning services throughout the country</td>
</tr>
<tr>
<td>Beysan Concesion de Alimentos</td>
<td>Industrial dining room with technical consultation on setting up events</td>
</tr>
<tr>
<td>BnM Contadores Públicos</td>
<td>Accounting, tax, legal and auditing services through interpretation of the regulatory legal framework. Services include legal advice on labor and civil matters</td>
</tr>
<tr>
<td>Bps Multisistemas</td>
<td>Implementation of Oracle Human Talent Management products for payroll, time and tasks, compensation and performance evaluation</td>
</tr>
<tr>
<td>Celera</td>
<td>Internet site for car insurance quotes</td>
</tr>
<tr>
<td>Centro Médico Gin</td>
<td>Healthcare specialists with top-notch facilities and equipment</td>
</tr>
<tr>
<td>Financial Business, Dynse, Sofom Rosa, Sofipo Incluyamos</td>
<td>Sofores for loans</td>
</tr>
<tr>
<td>Ghm</td>
<td>Ground services for aircraft and passengers</td>
</tr>
<tr>
<td>Ginacade</td>
<td>Online English teaching program</td>
</tr>
<tr>
<td>Gincapital</td>
<td>Entrepreneurial corporate capital fund</td>
</tr>
<tr>
<td>Gincard</td>
<td>Administration and control of travel and per diem expenses</td>
</tr>
<tr>
<td>Gincorporate</td>
<td>B2B site that enables the creation of a network among clients and suppliers, to facilitate service and product searches</td>
</tr>
<tr>
<td>Gineducation</td>
<td>Specialized education for children and adults, based on quality, cutting-edge educational methodology</td>
</tr>
<tr>
<td>Ginflex</td>
<td>Insurance and bond agent</td>
</tr>
<tr>
<td>Gngastronomic</td>
<td>Premium brand, domestic and international restaurants operating under the highest quality standards for service and food</td>
</tr>
<tr>
<td>GInmedia</td>
<td>Publisher of material dealing with the written and digital media industry</td>
</tr>
<tr>
<td>GIntraining</td>
<td>Created for employee training and specialization, as a way of reaching corporate goals</td>
</tr>
<tr>
<td>Gintravel</td>
<td>Online travel offers and packages tailored to the needs of our various market segments</td>
</tr>
<tr>
<td>GinTv</td>
<td>Television producer that emerged out of a strategic alliance with Universo PYME (SME Universe), aimed at supporting its development and growth</td>
</tr>
<tr>
<td>Ginxti Group</td>
<td>GinGroup membership administrator</td>
</tr>
<tr>
<td>HABITAT</td>
<td>Administration of condominiums, malls and corporate centers</td>
</tr>
<tr>
<td>Integra</td>
<td>Implementation of Oracle Human Talent Management products for payroll, time and tasks, compensation and performance evaluation</td>
</tr>
<tr>
<td>Jobfit</td>
<td>Specialized recruiting and selection</td>
</tr>
<tr>
<td>Maple Bear</td>
<td>Educational option for children, offering the best Canadian teaching system and certified by Maple Bear Global</td>
</tr>
<tr>
<td>Maycky, Grupo Ctp</td>
<td>Business unit specialized in human resources and BTL media</td>
</tr>
<tr>
<td>Pago Fácil</td>
<td>Collection and payment solutions online, in cash, virtual point of sale terminal and email payments</td>
</tr>
<tr>
<td>Sportsclinica</td>
<td>Specialized sports rehabilitation and ambulatory surgery clinic</td>
</tr>
<tr>
<td>Sportway</td>
<td>Sports club focused on creating talent, recreation and family togetherness</td>
</tr>
<tr>
<td>Tradytec</td>
<td>Travel, recreation and corporate event management</td>
</tr>
<tr>
<td>Ugin</td>
<td>University of Management and Innovation that provides face-to-face and online education and training</td>
</tr>
</tbody>
</table>
“GINgroup LEADS THE HUMAN TALENT SECTOR.”

*El Universal* newspaper
GIN FOUNDATIONS

A COMMITMENT THAT REFLECTS OUR MISSION
GIN FOUNDATIONS

GINgroup’s foundations run corporate social responsibility programs that encourage continuing education and training in the form of scholarships for our employees and the community in general.

The employee scholarship program encourages workers to complete their education, from elementary right through to professional levels, and assists employees wishing to specialize in their job areas. The community program is designed to foster the development of Mexican talent and train participants for self-employment or expand their skills, thereby increasing employability.

We also operate health programs and provide support to vulnerable groups to improve their quality of life via community projects that stimulate the local economy. Likewise, we coordinate aid in the event of natural disasters and other such contingencies.

What We Do

- We promote talent development by putting tools and know-how that can be turned into better quality of life at the disposal of children, young people and adults.

- The activities we organize lead not only to entrepreneurship and human development but the emotional health of participants, equipping them to make better decisions in every aspect of their lives.

- In cooperation with GINgroup’s partners, we sponsor campaigns to benefit high-risk communities and to address emergency situations.
OPEN DOORS
We organize hands-on workshops in a range of interest areas and provide full scholarships, so people can develop their talents and use them to earn a living. At the end of each workshop, participants take part in an activity that adds to their curriculum and gives them practical knowledge and a competitive advantage in their area of interest.

We urge all workshop graduates to apply for our Entrepreneurial Talent scholarship, which provides training in how to draw up a business plan, incubate and set up a company of their own with a brand design.

FOR OUR HEALTH
We address the emotional health issues of at-risk populations by organizing workshops that bolster their readaptation and resilience abilities and psychosocial skills.

Together with civil society organizations, we implement programs that focus on preventive healthcare, like sex education, the importance of eating properly and exercising, dealing with addictions, etc.

FOR ONE AND ALL
GInGroup takes social responsibility seriously and works with partner companies to organize campaigns for the donation of used articles among employees. We then coordinate delivery of these items to vulnerable communities in central Mexico, on behalf of the company that collected them.

TO GIVE IS TO RECEIVE
We organize cultural, sporting and community service projects that allow GInGroup employees to put their talents to good use. The idea is to:

- Bolster the company’s corporate social responsibility goals.
- Upgrade the corporate image and investor relations.
- Provide employee professional development evaluation parameters.
- Improve teamwork capabilities, loyalty to the company, motivation and productivity.
- Develop and expand employee leadership skills.

SPECIAL EVENTS
As a result of our commitment to society’s most vulnerable sectors, throughout the year, we organize a number of events that address specific needs, respond to social or natural situations, celebrate important dates and create opportunities for cooperation between group partners and employees.
"I AM IMPRESSED BY THE GREAT FAMILY THAT GINGROUP REPRESENTS. THE RECOGNITION THAT DR. RAÚL BEYRUTI SÁNCHEZ GIVES HIS MANAGEMENT AND WORK TEAMS IS REFLECTED IN THEIR HIGH CALIBER AS HUMAN BEINGS. IT IS HUGELY MOTIVATING FOR THOSE OF US WHO KNOW THEM."

ALICIA BUENROSTRO MASSIEU, AMBASSADOR AND PERMANENT REPRESENTATIVE OF MEXICO IN AUSTRIA

"GINGROUP LEADERSHIP IS A GUARANTEE FOR ALL COMPANIES, SINCE IT REPRESENTS A STRATEGIC PARTNER THAT ENABLES US TO MAXIMIZE GROWTH."

ENRIQUE PEREZYERA, GENERAL DIRECTOR OF MICROSOFT MEXICO

"RECOGNIZING DR. RAÚL BEYRUTI SÁNCHEZ AS ONE OF THE 30 MOST IMPORTANT CEO'S IN MEXICO IS RECOGNIZING MEXICAN TALENT AND ITS GREAT HUMAN QUALITY."

ALTO NIVEL

"RAÚL BEYRUTI PROVES THAT EDUCATION HELPS CULTIVATE AND RETAIN TALENT."

EXPANSIÓN

"A CORPORATE SCIENTIST."

ADOLFO DOMÍNGUEZ IN AN INTERVIEW FOR ABC RADIO