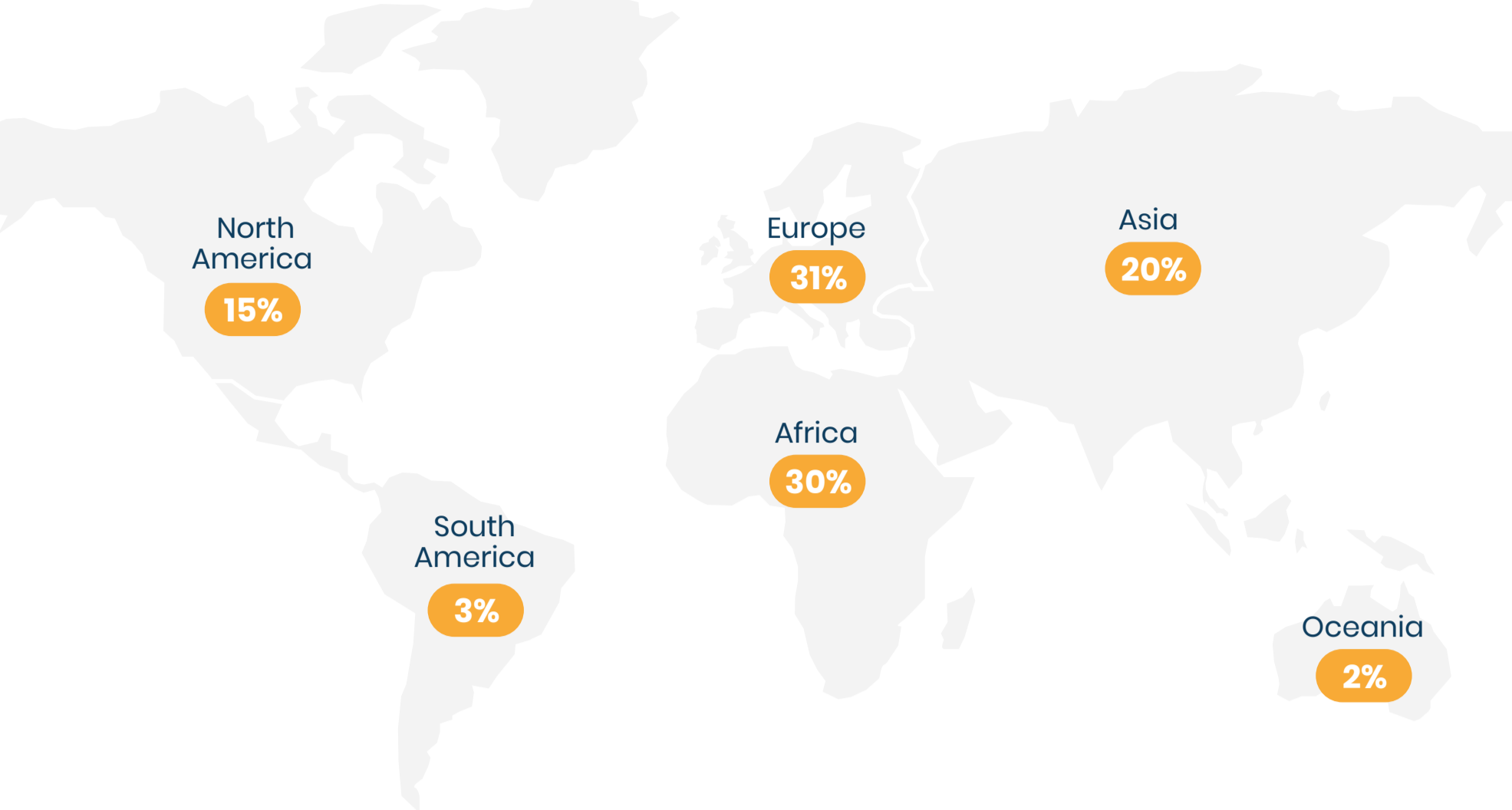


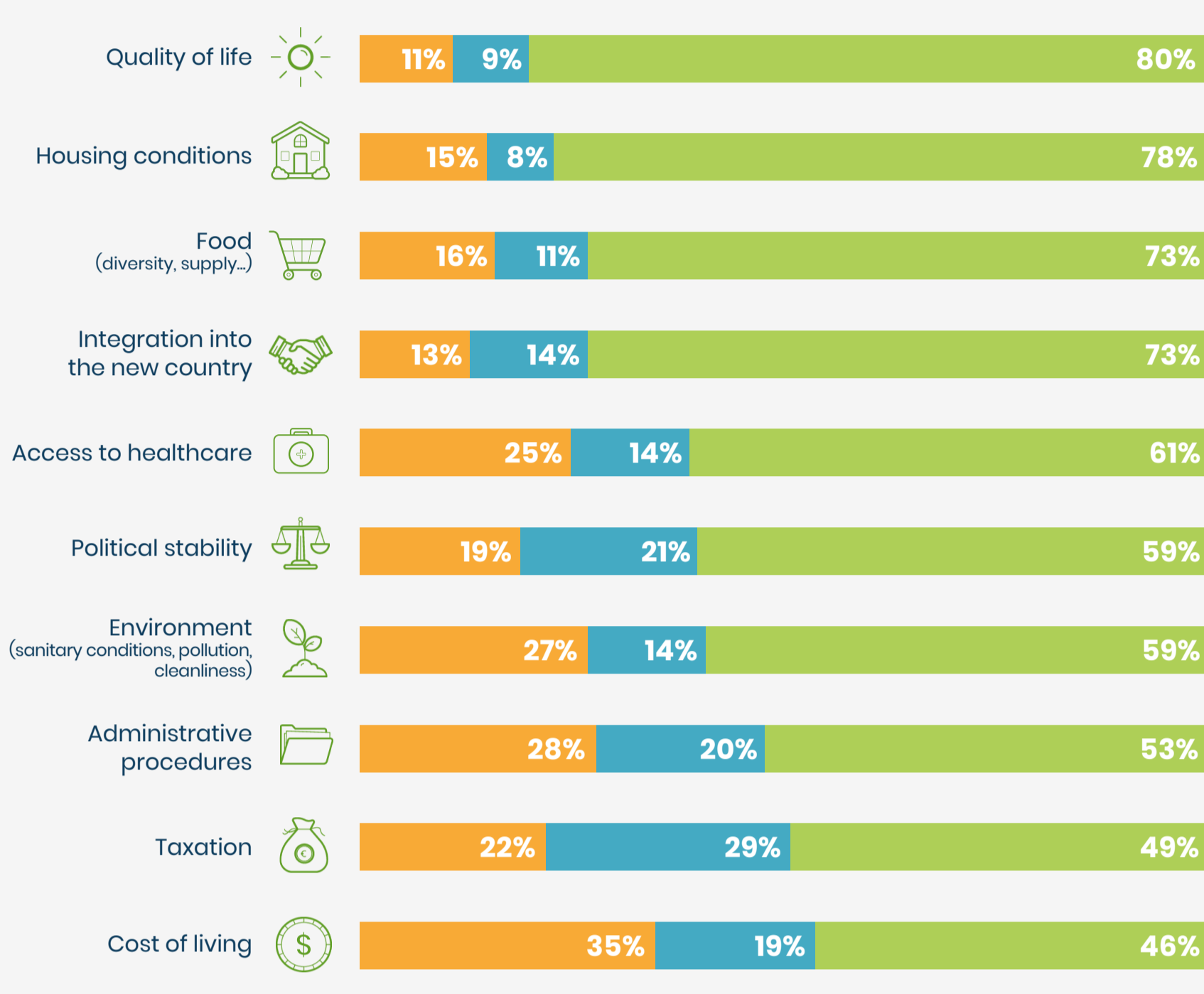
Expatriation

What impacts does it have on everyday life?

Results of the third Expat Communication Barometer, conducted in July 2023 among 1,924 participants of which **69%** have lived for more than 5 years among **128** countries in total:



Living conditions abroad are viewed favorably overall by expatriates, despite a notable decline in purchasing power...

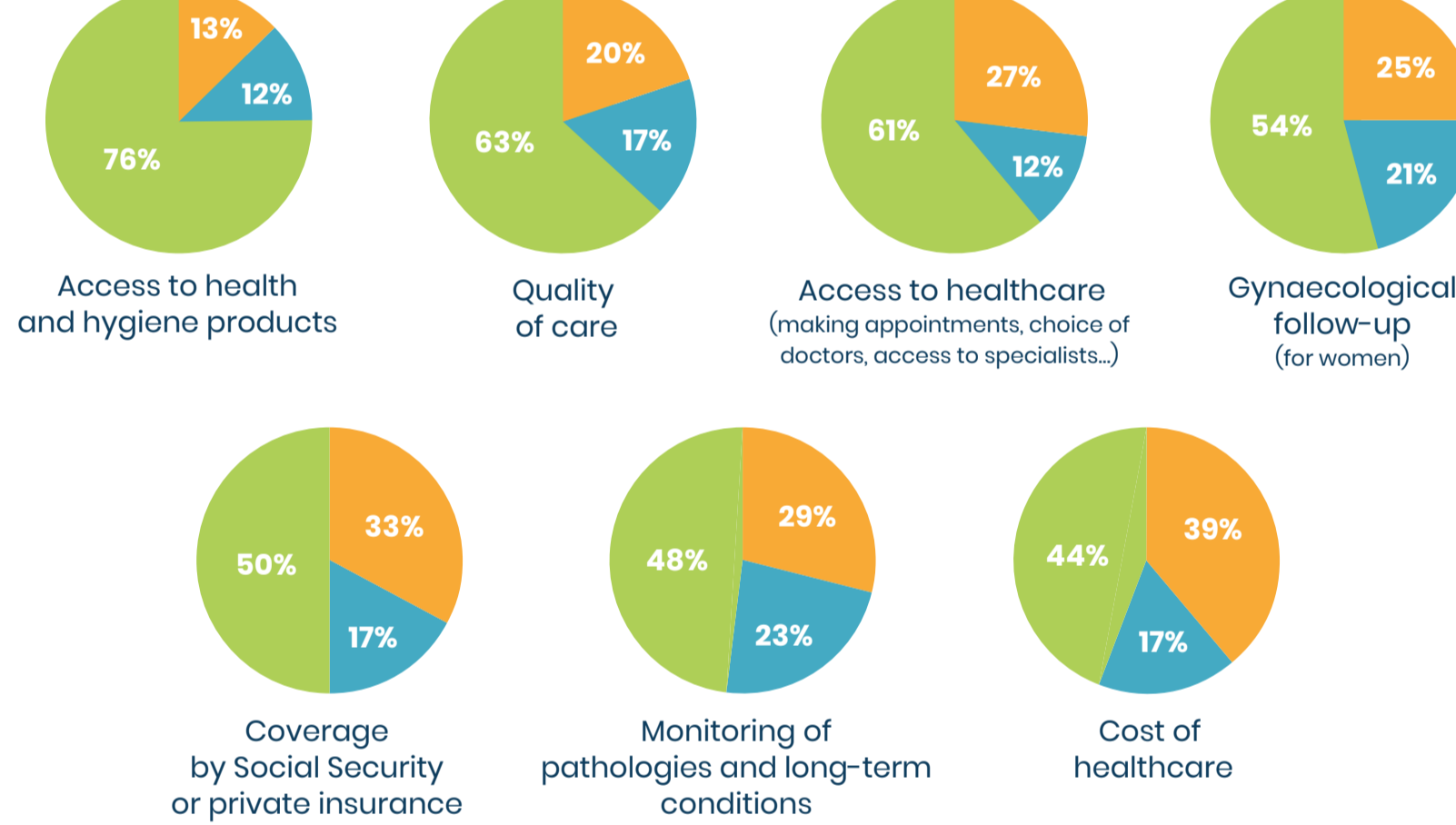


■ Dissatisfied
■ Neither one nor the other
■ Satisfied

84% felt a drop in their purchasing power, which almost half found to be significant

Zooming in on access to healthcare

Although quality and accessibility were well-rated, the cost of healthcare is still problematic for **39%** of expats, who don't have access to adequate healthcare coverage (social Security and/or private insurance)



As for the security of life in their location, 71% of expats surveyed found it satisfactory, although 30% have noticed a deterioration over the past 12 months.

AND ON THE SUBJECT OF FAMILY LIFE?

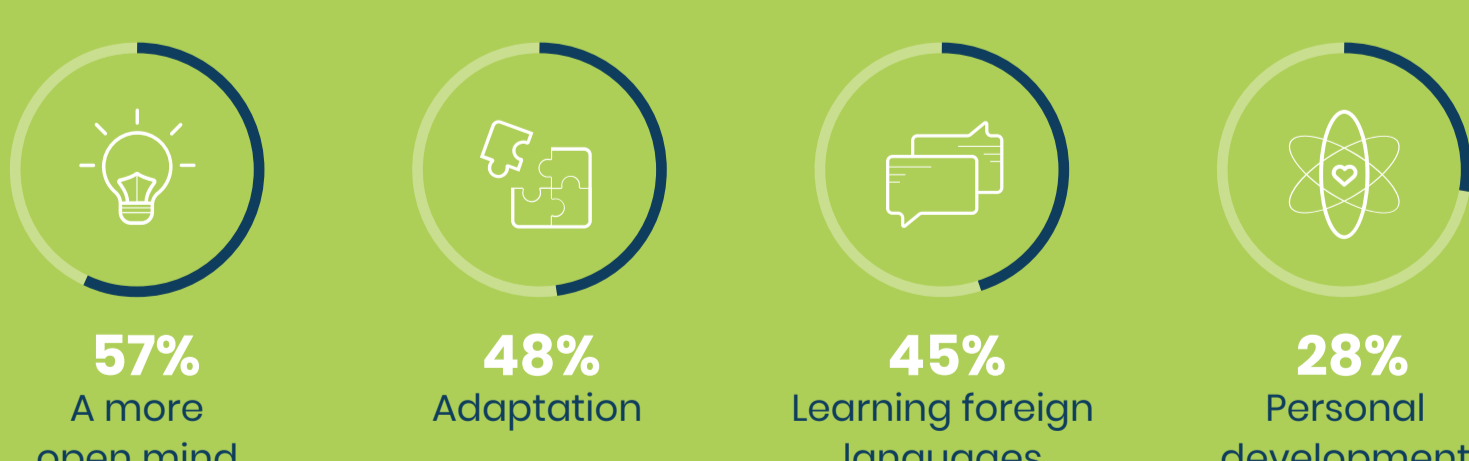
74% of survey respondents had a generally positive view of the conditions of their expatriation **79%** thought they had found their place on this adventure and **73%** would recommend trying it.

A very positive evaluation, notable concerning their family life!

For 57%, this experience brought them even closer to their spouse

Despite some marital tensions (**33%**) and some imbalance in the distribution of daily responsibilities (**29%**) induced by their life abroad

94% of parents think their children are having a smooth expatriation experience, and are benefiting from numerous advantages...



...despite certain pitfalls linked to their life abroad

- 39%** Distance from extended family
- 20%** Difficulties in building long-term friendships
- 12%** Feeling of displacement



Focus on schooling

63% of expatriate parents are satisfied with the education system their children are enrolled in **22%** benefit from total or partial coverage of school fees by their employer