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**WEALINS<sup>®</sup>**

WEALTH INSURER



DON'T LOOK FOR  
EXCLUSIVE  
SOLUTIONS,  
WE CREATE THEM  
ALL FOR YOU.

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LIFE INSURANCE AND CAPITALISATION SOLUTIONS

01.	ABOUT WEALINS	7
	Key dates	8
	Family shareholding and independence of all financial institutions	10
	A unique corporate culture	12
02.	WEALINS' TAILOR-MADE SOLUTIONS	14
	A vast range of options	14
	Flexibility in estate planning	15
03.	THE WEALINS APPROACH	17
	Synergy	17
	Excellence - Expertise - Support	18
04.	THE LUXEMBOURG LIFE INSURANCE CONTRACT	20
	The environment - a secured framework	20
	Tax neutrality	21
	A unique protection regime	24



WEALTH PLANNING IS JUSTIFIED BY ITS QUALITY AND RELIABILITY. **WEALINS** IS COMMITTED TO DEVELOPING PERFORMANT, INNOVATIVE AND LONG-LASTING SOLUTIONS.

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François Tesch / Chairman / **WEALINS** S.A.



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# 01.

## ABOUT **WEALINS**

WEALINS S.A. is a Luxembourg-based company, offering tailor-made life insurance and capitalisation solutions. With over 25 years of experience and knowledge of designing cross-border solutions in Europe, WEALINS' offering is designed for a wealthy international client base.

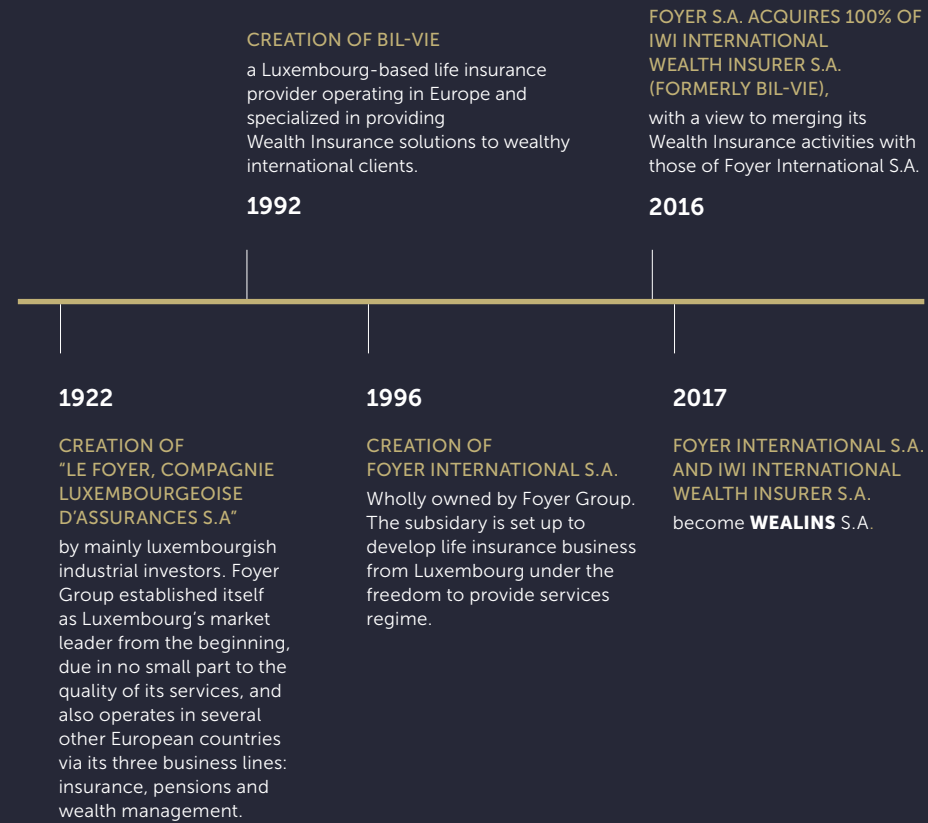
The company's range of solutions aims to structure, preserve and transfer the client's estate with absolute security and a favourable tax environment.

WEALINS has developed an approach of exclusive partnerships with recognised asset management and wealth structuring professionals.

Active in Belgium, Finland, France, Germany, Italy, Luxembourg, Norway, Portugal, Spain, Sweden and the UK, WEALINS also offers (under certain conditions) customised solutions for customers having their residence outside of the European Economic Area.



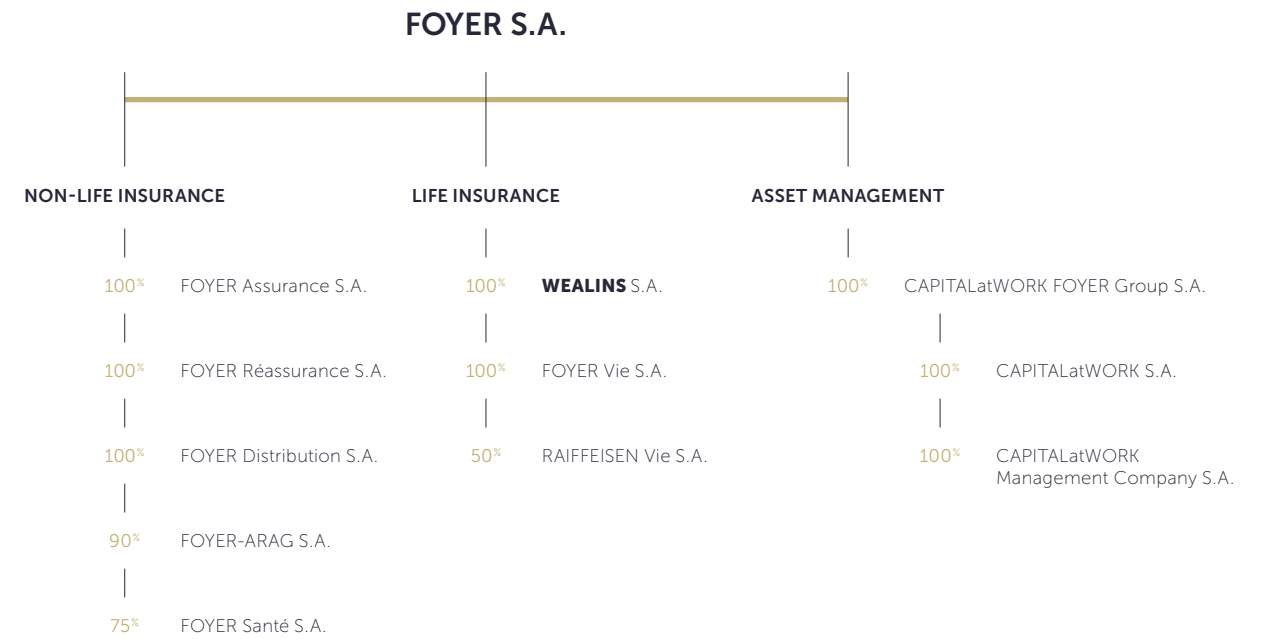
## Key dates



**Family shareholding and independence of all financial institutions**

WEALINS benefits from belonging to the Foyer Group and is one of the biggest companies in the sector by assets under administration.

Thanks to its stable and financially solid ownership structure, WEALINS is able to easily adapt and quickly react to changes in the industry. It also allows the company to optimise the reliability of its solutions and the quality of its services.



**A unique corporate culture**

The five values upon which Foyer Group was founded are part of WEALINS' DNA and its corporate culture:



TRUST



EXCELLENCE



INNOVATION



INTEGRITY



INDEPENDANCE



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# 02.

## WEALINS' TAILOR-MADE SOLUTIONS

### A vast range of options

Luxembourg insurance regulations grant access to a large range of underlying assets, as authorised by the Luxembourg Insurance Supervisor (Commissariat aux Assurances). WEALINS' solutions provide access to a range of innovative and sophisticated financial assets, which are generally more comprehensive than those available to insurers established in the client's country of residence - whilst offering the highest level of security and investor protection.

Depending on the amount invested and the size of their estate, clients may invest in bond funds, equities funds, UCITs, money market funds, money market funds, listed or unlisted securities, and generally in any assets listed by the MiFID Directive as financial instruments.

In order to guarantee the security of these investments, the Luxembourg Insurance Supervisor ensures that the eligibility of each asset, any limitation on its use, and any risks that may be associated with the use of more complex financial instruments, are suited for investments that plan for the future, while taking into account the long-term nature of life insurance.

### Flexible estate planning

The life insurance policy is a tool perfectly suited to the demands of estate planning and inheritance. For WEALINS, it is a tool that enables policyholders to pass on their estate according to their own wishes. Policyholders are namely free to designate one or more beneficiaries of the policy. In order to ensure adaptability to a client's changing situation, the choice of beneficiaries can be changed throughout the lifetime of the policy, provided that certain conditions are met. The freedom to edit the beneficiary clause has several advantages. For example, it allows the policyholder to give priority to a specific beneficiary (within the limits of the law), or to designate multiple and/or successive beneficiaries.

WEALINS provides life insurance policies under Luxembourg law that can generally be adapted to new legal and fiscal frameworks for policyholders who change their countries of residence. The portability of the policy means that WEALINS provides support to policyholders throughout their domestic and professional development and across national borders.





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# 03.

## THE **WEALINS** APPROACH

### **Synergy**

WEALINS works with leading international partners: private bankers, wealth managers, family offices, and advisory and financial professionals.

By playing an integral part in the approaches and processes of its partners, WEALINS offers the best possible solution, while respecting the exclusive and privileged nature of the relationship between that client and the partner in question.

Thanks to the fully open architecture principle, a choice of different fund managers within the same contract can be envisaged. This allows the policyholder to benefit, within his contract, from the knowhow of an asset manager, who might be different from the depositary bank, and if applicable, from the split of the assets between several asset managers and depositary banks.



**Excellence**

WEALINS capitalises on the knowhow of multilingual employees representing 11 different nationalities. Consisting of experienced professionals the multidisciplinary teams know each of their clients' expectations and situations inside out, and have an in-depth understanding of the legislative framework in many European countries. All of them are driven by an unwavering desire to innovate and provide partners and clients with a high-quality service.

**Expertise**

In view of the complexity and fluidity of legislation in the various jurisdictions, WEALINS operates as a centre of monitoring and expertise, focusing on the design of long-lasting solutions formulated under a rigorous methodology.

**Support**

In order to best meet the specific needs of each client, WEALINS has a highend, customised support approach relying on a wide range of services and an independent network of experts.



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# 04.

## THE LUXEMBOURG LIFE INSURANCE CONTRACT

### **The environment**

As the leading financial centre in the eurozone, Luxembourg has positioned itself as Europe's primary centre for the cross-border distribution of life insurance solutions. With exemplary political, economic and social stability and a modern legal and regulatory framework compliant with EU directives, Luxembourg offers policyholders a unique and optimal protection in Europe.

### **A secure framework**

As a founding member of the European Union, Luxembourg carries out its life insurance activities within a regulated European framework that imposes on EU Member States strict prudential supervision of financial companies and special client protection mechanisms.

All life insurance companies in Luxembourg are supervised by the Luxembourg Insurance Supervisor regarding performance of their business and compliance with legal solvency requirements.

### **Tax neutrality**

The Luxembourg legal framework is based on the principle of tax neutrality. It means that non-resident beneficiaries and policyholders are exempt from tax in Luxembourg. Policyholders and beneficiaries are thus bound by the applicable regime in their country of tax residence.

Since it is all about planning for the future, life insurance is often taxed more favourably than other forms of investment. Deferred taxation means that policy income remains fully invested and continues to generate income itself.



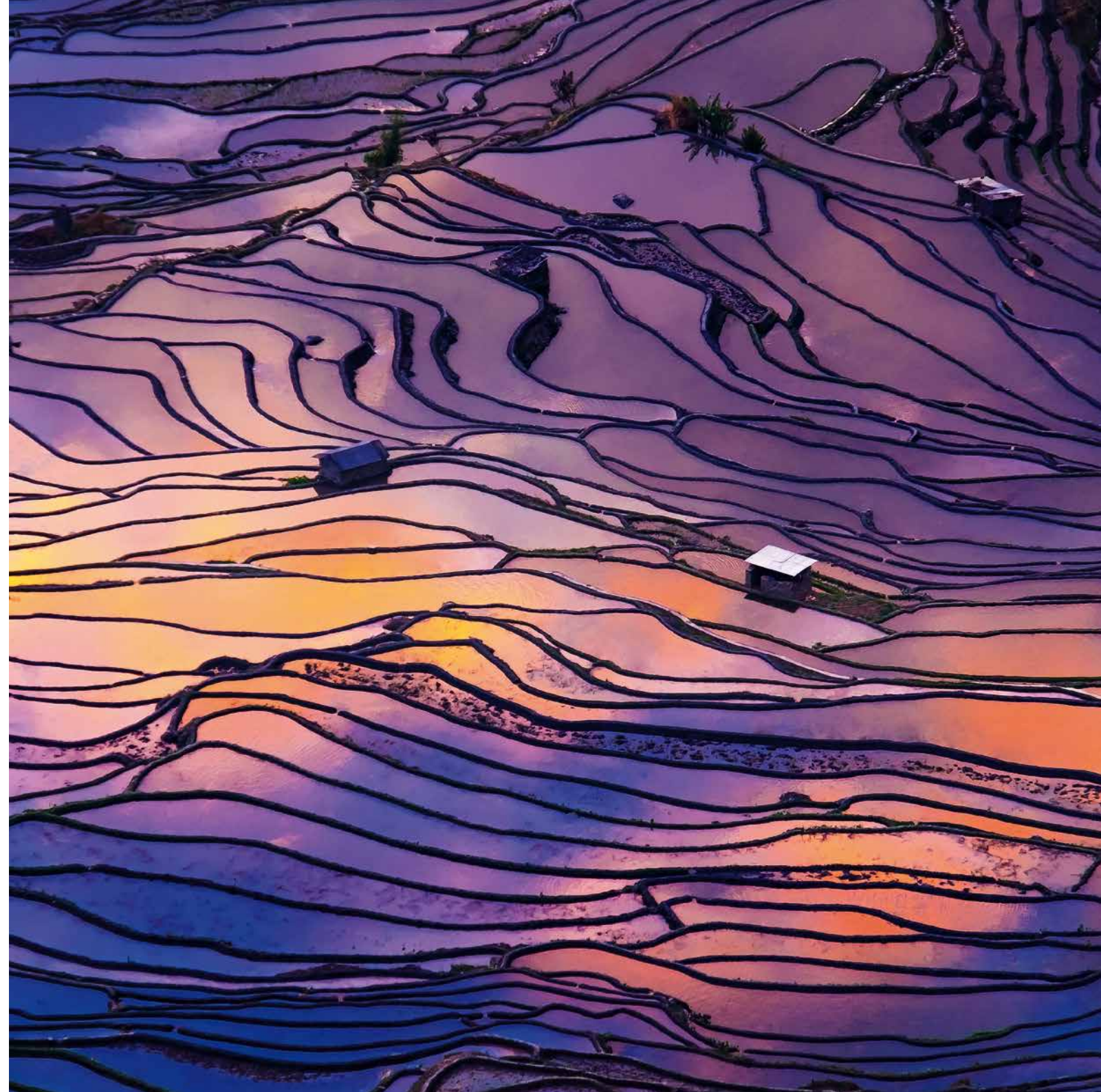
Moreover, in compliance with the principles laid down in the EU's third life insurance directive, the life insurance policy or capitalisation contract taken out by the client is automatically subject to the law of the policyholders' country of residence, i.e. the law he is, in principle, most familiar with.

WEALINS' policies and contracts comply with the regulatory and tax requirements of the policyholder country of residence. The application of the EU standards makes Luxembourg a genuine international platform that guarantees all investors a standardised legal framework for optimum protection.

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WEALINS operates from Luxembourg under the freedom to provide services (EU's third life insurance directive). This regulatory framework allows the company to market its life insurance products in the EU and, by extension, in the European Economic Area, with no obligation to open a subsidiary in those countries. This means a Luxembourgish insurer can sell a life insurance policy to an individual residing in another EU country.

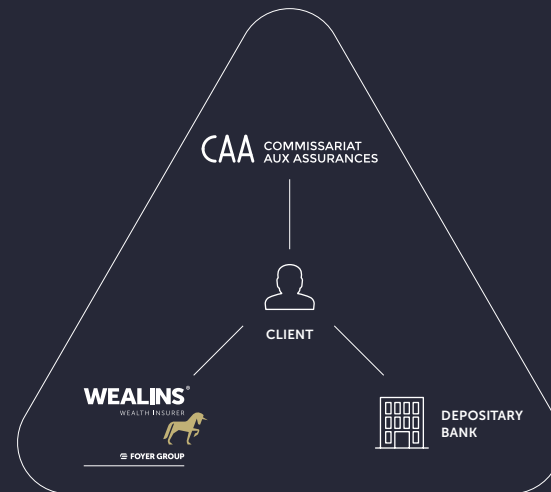
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### A unique protection regime

Thanks to the so called **"triangle of security"**, Luxembourg legislation offers to all those who take out a life insurance contract or a capitalisation bond, one of the most robust security models in Europe.



The Law of 7 December 2015 on the insurance sector, guarantees that client assets are separated from those of an insurance provider's shareholders and other creditors. This means that the investments the company makes on behalf of its clients are separated from other assets held by the depository bank. Should the insurer default, the policyholder's claims against the insurer are subject to a 'super privilege' status, meaning the policyholder has the status of first-ranking creditor on all regulated assets.

The triangle of security is materialised by the mandatory joint signature of a tripartite agreement between the insurance provider, every depository bank and the Luxembourg Insurance Supervisor (Commissariat aux Assurances).

The latter performs quarterly checks on the balance between the insurance provider's commitments toward its clients and the assets underlying said commitments.

Should you need any further information, please contact your usual representative or send an email to [info@wealins.com](mailto:info@wealins.com).

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