

Luxembourg, December 13th, 2024.

Dear Customer/Distribution partner,

We would like to update you regarding the current status of FWU Life Insurance Lux S.A. (FLL). Please find attached the latest communication from the Commissariat aux Assurances (CAA), the supervisory authority in Luxembourg, which provides detailed information on the matter.

Given these developments, we would like to clarify the following points:

- FLL presented the short-term financing plan and works on clarifications requested by the CAA.
  - FLL continues managing the current portfolio as per the agreed terms and legal framework.
  - All payments by FLL are still suspended till the end of the suspension period. This includes payouts for surrenders, death claims, etc. These payout amounts will remain deposited on specific accounts until further notice.
  - The CAA continues to freeze FLL's assets.
  - FLL remains insolvent until it meets the regulatory requirements.
  - FLL is working to resume premium collections in France and Italy, where certain banks have impeded them.
  - FLL confirms that all premiums collected to date have been fully invested.
- The insolvency proceedings of the parent company FWU AG, which began on December 2, 2024, do not affect the fact that FLL remains under suspension of payment.

To stay informed, we encourage you to consult the following official resources:

- CAA's website: <https://www.caa.lu/fr/consommateurs/insolvabilite-de-fwu-life-insurance-lux-sa>
- Our official website: <https://www.forwardyou.com>

Sincerely,



Arnaud Chemla  
Dirigeant Agréé  
Chief Executive Officer & Chief Financial Officer



Uwe Meiers  
Daily Manager  
Chief Information Officer

**FWU Life**