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FORWARD YOU – A DIFFERENT KIND OF LIFE INSURANCE SINCE 1983

<https://www.forwardyou.com/en/timeline/>

FWU Group, 'Forward You' fact sheet

- Founded in Munich in 1983 by Dr Manfred Dirrheimer
- Around 500 employees worldwide, of which 20 % IT specialists
- 10 locations
- More than one million customers worldwide
- Two billion euro AUM (assets under management) in the FWU Invest portfolio
- With offices in Germany, Italy, Spain, France, Austria, Luxembourg, UAE, Pakistan and Malaysia
- Three hundred sales partners throughout Europe

- 1991: Founding of FWU Factoring
- 1994: FWU introduces its first unit-linked life insurance in Luxembourg and Germany
- 1997: FWU enters the French market
- 1999: Takeover of FWU Life Lux and founding of FWU Invest
- 2003: FWU introduces its first takaful product in the UAE that meets Sharia requirements
- 2004: Introduction of FILOS, a digital solution for "real-time" consulting and signing of contracts, first introduced for sales partners in Middle East (Takaful business). FILOS automated the sales process up to policy provision and enabled paperless working.
- 2006: FWU expands into Italy; the concept of combining guarantee and fund products proves to be unique and receives wide market acclaim
- 2007: Expansion into Malaysia
- 2009: Entry into the Pakistani market

FWU AG

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Chairman of the supervisory board: Dr. Hans Maerz · Headquarters: Grünwald · Court of registration: Munich district court HRB 129417 · VAT ID: DE 205370529



- 2013: Further expanse of FWU with the acquisition of Excel Life France
- 2014: In light of the success of the fund-based guarantee products, FWU also decides to introduce them into Spain, which becomes the second largest market
- 2015: With the takeover of Skandia Austria, the number of FWU customers grows by 65,000
- 2016: FWU becomes Forward You: with the rebranding, 25 Group companies are combined under one brand to allow us to meet customers with a common and uniform brand promise
- 2018: FWU presents an updated version of the FILOS platform, alongside the innovative product "Forward Quant" and enters the Belgium market
- 2019: Introduction of a brand-new customer portal into Italy and Spain
- 2020: Thanks to RSS, FWU manages to face and weather the crisis caused by the Covid pandemic. Within a mere few weeks, FWU develops a solution for location-independent sales that gives insurance agents and customers digital access to FWU products via their own mobile devices. From the initial conversation to online signing: everything to securely sign an insurance contract from the safety and comfort of home.
- 2021: FWU starts to offer one-time investments with the product "Forward Unico"
- 2022: FWU integrates further sustainable products and funds into its portfolio and launches the UU Series, which meets the highest regulatory standards

Awards

- **2007: Best Takaful Provider 2007**, awarded by Euromoney Islamic Finance Awards
- **2011: Best Takaful Operator 2011**, awarded by Economy
- **2011: Award for FWU's exceptional individual contribution to the Islamic financial world**, awarded by Financial Forum of Kuala Lumpur
- **2011: Exceptional ranking of FWU LD 2R contributions** in MORGEN & MORGEN with the mention 'highest pension contribution for the first year'
- **2018: Best Portfolio of Unit-Linked Products Europe 2018**, awarded by CFI.co
- **2022: Best Long-Term Savings Solutions Europe 2022**, awarded by CFI.co

For additional information on the range of FWU products and our quant methods, please check out our website www.forwardyou.com