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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
- Approx. 450 employees worldwide, of which 20% IT specialists
- Ten locations
- More than one million customers worldwide
- Two billion euros AuM (assets under management) in the FWU Invest portfolio
- With offices in Italy, Spain, France, Austria, Luxembourg, UAE, Pakistan and Malaysia
- Three hundred sales partners throughout Europe
- 1991: Founding of FWU Factoring, a financial-services company with more than one billion euros in active transactions
- 1994: FWU develops investment products on European insurance funds and introduces its first unit-linked life insurance in Luxembourg and Germany
- 1999: Takeover of FWU Life Lux and founding of FWU Invest
- 1997: FWU enters the French market
- 2003: FWU introduces its first takaful product in the UAE that perfectly meets Sharia requirements
- 2006: FWU expands into Italy; the concept of combining guarantee and fund products proves to be unique and achieves a great deal of success on the market
- 2007: Alongside the expansion into Malaysia, the insurance bank model is becoming more and more important for businesses in Europe
- 2009: Entry into Pakistani market
- 2013: For the purpose of growing the group, the merger with and takeover of Excel Life France is instigated

FWU AG



- 2014: In light of the success of the fund-based guarantee products, FWU also decides to introduce them in Spain, which becomes our second-largest market
- 2015: With the takeover of Skandia Austria, the number of FWU customers grows by 65,000
- 2016: FWU becomes Forward You as part of a rebranding to indicate the mutual mentality of all affiliated companies
- 2018: FWU presents the latest version of the complete FILOS platform, the UCITS umbrella fund and the innovative product Forward Quant
- 2018: FWU acquires a life insurance technology platform, the so-called FWU TECH, to drive speed, agility, and scale to FWU's operations.
- 2019: Introduction of a brand-new customer portal in Italy
- 2020: Thanks to its technological expertise, FWU is able to navigate and overcome the global crisis triggered by the COVID-19 pandemic in ideal fashion. In just a few weeks, FWU develops a solution for remote operations that makes it possible for insurance representatives and customers to access FWU products remotely using their mobile devices. From the initial discussion to the online signature: the necessary steps for signing an insurance contract can be carried out conveniently at home
- 2021: FILOS Tech implementation
- 2021: A new unit-linked product Forward Unico was launched
- 2022: FWU actively integrates ESG investing

Awards

- **2007: Best Takaful Provider 2007**, awarded by Euromoney Islamic Finance Awards
- **2011: Best Takaful Operator 2011**, awarded by Economy
- **2011: Award for the exceptional individual contribution of FWU 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 (FWU Group: Best Portfolio of Unit-Linked Products Europe 2018)

You can find additional information on FWU products and our quant methods on our website www.forwardyou.com