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FORWARD YOU – A DIFFERENT KIND OF LIFE INSURANCE SINCE 1983

www.forwardyou.com

GENERAL INFORMATION: THE COMPANY – LAUNCH AND HISTORY

Forward You: we have been revolutionising investment products since 1983. Who we are?

Founded by Dr Manfred Dirrheimer in Germany in 1983, “FWU – Forward you” is **an international customer-centric enterprise** group headquartered in Munich. Under its umbrella, FWU offers an array of services ranging from **unit-linked life insurance to asset and investment management, not to mention distribution of financial products.**

FWU has established itself in international markets and, under the brand name "Forward You", now provides its innovative investment products in Italy, Spain, France, Belgium, Luxembourg, Austria, the United Arab Emirates, Saudi Arabia, Kuwait, Pakistan, Malaysia, and Indonesia.

The Group holding company, FWU AG, is majority-owned by the Dirrheimer family, while Swiss Re Europe S.A. holding has a 5 % stake. FWU employs around 500 people and is represented at **10 locations worldwide.**

In Europe, FWU Life and FWU Invest service approximately 300K customers and manage over € 2 billion AUM and € 9 billion in total contributions. All the FWU global insurance companies combined service 1 million individual customers.

FWU expanded its home markets by starting to sell products in France in 1997, in Italy in 2006, in Spain in 2014 and in Belgium in 2018. Having gone through ongoing transformations, organic growth, and M&A transactions in 2016, FWU introduced the umbrella brand "**FWU – Forward You**" for its 25 Group companies. As Dr Manfred Dirrheimer stated in an official interview, this was a re-branding operation motivated by the need to unite the group under a common promise to all our customers in view of our rapid expansion. Following years of historic results, FWU managed to double the number of clients within the space of a few years.

FWU AG



Since then, FWU has developed the awarded Pan-European Forward Quant product strategy, offering its customers quant-based investments via UCIT funds and transparent fixed-price guarantees. Since its launch in 2018, 50K customers have opted for a Forward Quant policy.

By 2005, FWU had already developed its **digital advice tool FILOS**. Many revisions and improvements later, the tool was launched in Europe, first in Italy in 2016 before being rolled out to each individual sales agent in Europe until 2019. FILOS ensures a documented, highly individualised and guided sales process. It allows to meet clients or to organise remote sales sessions between agents and customers. In 2022, **92 % of all contracts in Europe were signed electronically**, 45 % without a physical meeting ever having taken place.

FWU's technological know-how enabled the Group to deal with and weather the year 2020, the year of the global crisis caused by Covid-19, in the best possible way: within the space of a mere few weeks FWU managed to develop a remote advice and digital contract signature solution that allowed agents and customers to continue using FWU's insurance products remotely. From consultation to online signature: everything to take out a life insurance policy from the safety and comfort of home.

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

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