



12.04.2023

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 in Germany in 1983 by Dr. Manfred Dirrheimer, „FWU – Forward you“ is an international customer-centric enterprise group headquartered in Munich. FWU is offering an array of services under its umbrella ranging from unit-linked life insurance to asset and investment management as well as distribution of financial products.

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

The majority stake in the holding company FWU AG is still in the hands of the Dirrheimer family; Swiss Re Europe S.A. is a minority shareholder with a 5% share. FWU employs around 450 staff and operates 10 locations around the world.

In Europe, FWU Life and FWU Invest serve 275,000 customers with a total of two billion euros AuM and contributions totalling 10 billion euros. Globally, the insurance companies within the FWU Group have a total of one million customers.

The FWU international expansion began with France in 1997, followed by Italy (2006), Spain (2014) and Belgium (2017). After ongoing restructuring and organisational growth, as well as mergers and takeovers in 2016, FWU brought the 25 affiliates together under the brand 'FWU – Forward You'. As founder Dr. Manfred Dirrheimer himself explained in an official interview, the aim of this rebranding was to make it clear to customers following a swift business expansion that the group had a shared and consistent brand promise. Financial years with record results followed, rapidly leading to a doubling in customer numbers.

FWU then introduced the award-winning product strategy Pan-European Forward Quant, which offers customers investments in line with the quant method with UCITS funds with fixed,

FWU AG



transparent and guaranteed contributions. Since its introduction in 2018, 50,000 customers have selected a Forward Quant insurance policy.

In 2005, FWU created FILOS, a digital consulting instrument originally designed for banks. After several revisions and improvements, FILOS was introduced in 2016 and covered all European insurance agencies by 2019. FILOS facilitates a structured, managed sales process with a high degree of customisation, meaning the insurance representative can contact the customer both in person and online. In 2021, 80% of all European contracts were signed electronically, 55% without a physical meeting.

In 2018, FWU completed the acquisition of a life insurance technology platform with the intention to consolidate and standardize tech operations across FWU. Additionally, the so-called FWU TECH entity is meant to add speed, agility, and scale to FWU's continued expansion plans.

In 2020, FWU technological expertise ensured that the group was able to navigate and overcome the crisis associated with the COVID-19 pandemic in ideal fashion. In just a few weeks, FWU was able to develop a digital solution for remote support and conclusion of contracts, making it possible for insurance representatives and customers to access FWU products remotely. From the initial discussion to the online signature: the necessary steps for signing an insurance contract could be carried out conveniently and securely at home.

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

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