

# Corporate Information 07/21

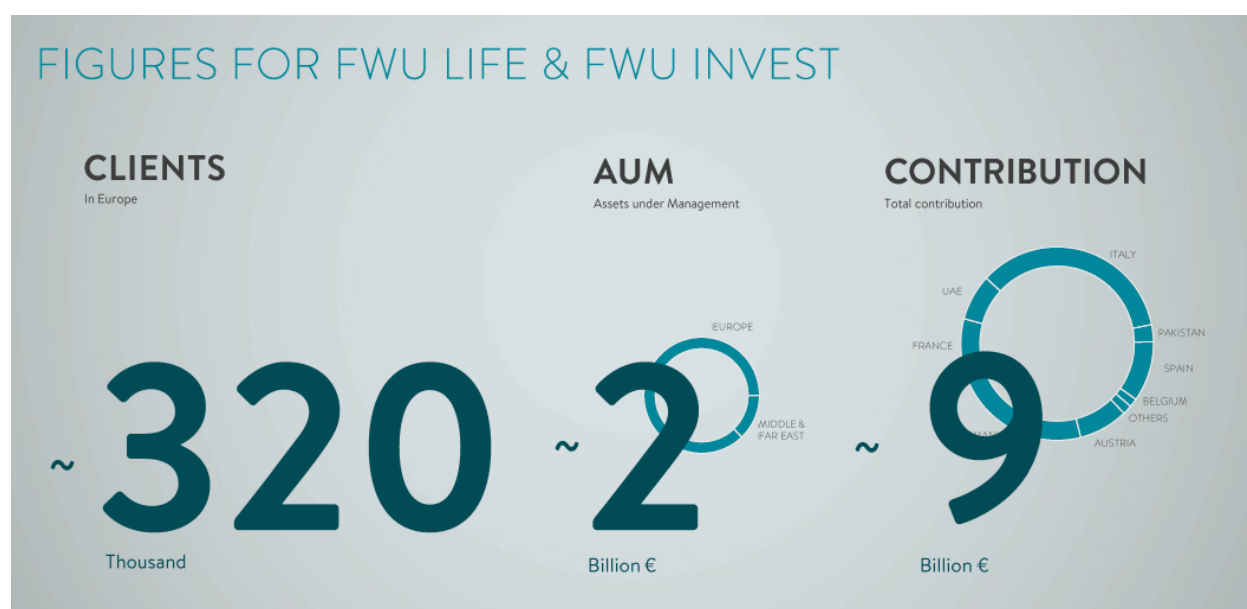
We would like to introduce ourselves:

## Forward You - pioneering Investments since 1983

FWU AG, established in 1983 by Dr Manfred Dirrheimer, is a European multinational financial services company headquartered in Munich, Germany. Founded in Germany, today the FWU AG is present in the European markets Italy, Spain, France, Belgium, Luxembourg, Austria, as well as in Middle East in the United Arab Emirates, Saudi Arabia, Kuwait, Pakistan, Malaysia and the Philippines under the brand name “Forward You”. Its core businesses are unit-linked life insurance solutions and financial services.

The majority of FWU AG is family-owned, with Swiss Re Europe S.A. holding a stake in the company. Minority institutional shareholders include GE Frankona Re AG, European banks and insurance companies.

FWU AG has almost 500 employees and is represented in 14 locations worldwide. With 2 billion Euro assets under management, FWU serves more than 1,000,000 customers worldwide.



In 2016 the FWU Group (currently representing “Forschungsgesellschaft für Wirtschafts- und Unternehmensberatung”) united the brand of its 25-group holding under the name FWU which is now standing for the brand Forward You. CEO and founder Dr Manfred Dirrheimer explained the

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motivation of the rebranding as restructuring and brand awareness after rapid expansion. The integration of the acquired portfolio under the new umbrella brand FWU was creatively managed by the Jung von Matt Group.

The life insurance provider achieved a fundamental objective in 2019: FWU AG doubled its assets under management by 25% through natural market growth and 75% by growth from the acquisition of Skandia Lebensversicherung AG. In this year, the FWU AG counted almost 500,000 customers in Germany, Spain, Italy, France, Belgium, Luxembourg, and Austria with a volume of committed premiums of over 8,000 million euros.

## Forward You is a technology-driven life-insurance provider

In 2003, we switched from expert-based investment decisions to Quant-technology, the methodology we use to the present day. It's a choice that many will follow, but 15 years later, we can show real numbers of success. Only two years later, in 2005, we were able to launch the first version of our FWU system "FILOS". This "FWU Internet-based Life Office System" is an insurance management tool for efficient and individual distribution.

Our technological know-how was also the basis in 2020, the year of the COVID-crisis: within a few weeks, FWU developed a "Remote-Sales-Solution" to enable agents and customers to continue the sales process completely remote via mobile devices. From consultancy to online signature: all steps to close a life insurance policy are now possible from home.

## What FWU changed in 2016

The objective of the rebranding was not just to consolidate the group structure but also the way we offer products: new structure, stricter guidelines and a new sales team. FWU has repositioned itself and is an entirely new provider.

The former products of FWU had been very different insurance policies - a comparison can't be drawn to FWU Life's current products. FWU's product customization reaches from complete safety to risk-oriented guarantee offerings (100-0%). The product advice is based on an in-depth

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analysis of the client and his risk appetite. Our objective is to offer our customers as much transparency and security as possible. We now monitor compliance with our rules very closely and across the entire information and contract conclusion process. This approach offers both the distribution partner and customer more security and prevents misunderstandings on both sides.

**Please feel free to reach out to us if you have any questions:**

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