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CARDIF LUX VIE: A HISTORIC YEAR, MANY PROJECTS AND CONFIDENCE FOR 2022

Dear partner,

First, I wish you a happy new year 2022 and send you, on behalf of all the employees at Cardif Lux Vie, my best wishes for health, happiness and success. I would also like to take this opportunity to extend my congratulations and thanks to our respective teams.

While 2021 will remain a historic year for Cardif Lux Vie, I would like to take a moment to reflect on the past 12 months. Our very good balance sheet (which we will communicate in detail shortly) confirms the **soundness of our model** and validates the **strategic directions** taken over the last two years. We have been able to achieve this because we have been able to rely more than ever on **our strong partnership culture**. Our good performance is the result of our excellent collaboration based on trust and the continuous mobilisation of all Cardif Lux Vie teams.

While the context remained very difficult last year and had an impact on the economy, we accelerated the transformation of our model. We have put in place the necessary resources and set up an agile organisation enabling us to carry out major collective projects in order to improve our **quality of service**, but also to **simplify and smooth** the experience of our clients and partners in the long term.

For example, at the end of the year we announced the deployment of **fully digitalised subscription and redemption processes** for French residents with electronic signature and online document upload. Our platform will be enhanced throughout the year with the ability to perform other transactions and then extended to our other geographical areas. In addition, we are working on the integration of external tools (API) in order to offer customised, multi-actor, multi-service, flexible and secure exchange and reporting solutions.

We have also innovated and are now in a position to **offer you new investment solutions** with the expansion of our Unit-Linked (UL) offering and with the development of our Specialised Insurance Funds (SIF) offering. We also take into account the growing interest of clients in private equity and their expectations regarding societal and climate issues.

At the beginning of this year, I am convinced that **we can be confident about the future**. Firstly, because our model is sound, but also because with the Luxembourg life insurance contract we benefit from a range of customised **solutions that cannot be found anywhere else**.

Our challenge is to nimbly connect all the players in our ecosystem (brokers, financial institutions, custodian banks, and fund managers). This year, we will put all **our energy and know-how into enhancing this platform and making it more accessible**.

Keep take care of yourself and your loved ones.

Christian Gibot