



30_{yrs}

More than 30 years of experience in the life assurance industry

150

Dynamic team of 150 international specialists

9.5 bn

EUR 9.5 billion assets under management

1.03 bn

EUR 1.03 billion of new subscriptions in 2023



Life just got interesting

OneLife exists to overturn conventional attitudes to life assurance. As a specialist in this area with more than 30 years' experience, we develop cross-border financial planning solutions for wealthy clients across Europe and beyond.

Whether it's a question of long-term savings, inheritance planning or simply understanding how to better manage your wealth, we are dedicated to providing sophisticated, compliant and innovative solutions that are crafted to suit each individual and their evolving needs.

Together with a solid network of select partners — including private banks, family offices and independent financial advisers — our dynamic team of international experts offers a fresh approach that helps understand and anticipate the needs of wealthy clients in a world of change.

With EUR 9.5 bn in assets under management, OneLife is a member of Groupe APICIL, the third largest social protection group in France, engaged in health and life insurance, pensions, savings products and related financial services.

Whatever you and your wealth need

Our expertise and industry insight support our proactive approach to accompanying our clients through their wealth management planning.

Our specialist advisers are experienced in local regulations and requirements in order to provide the most customised and compliant policies, creating an optimal combination of policy flexibility and investor protection.

3 types of unit-linked policies

- ✓ Life assurance
- ✓ Capital redemption
- ✓ Pension plan

Our solutions

- ✓ Inheritance and tax planning
- ✓ Wealth management
- ✓ Asset protection
- ✓ Retirement planning

Wide range of underlying assets through

- ✓ External investment funds managed by experienced asset managers
- ✓ Internal collective funds offering mandated collective management to be in line with different policyholder risk profiles
- ✓ Internal dedicated funds that allow discretionary management, in line with the policyholder's personal objectives
- ✓ Specialised Insurance Fund offering individual management without an external asset manager

**Investment vehicles available for certain countries such as France, Luxembourg, Portugal. Subject to OneLife's acceptance*

Wherever you call home, call us



We support wealthy clients living in:

/ Belgium / Denmark / Finland / France / Luxembourg / Portugal / Spain / Sweden /

While servicing other European markets and beyond on special request.

Conscious of the needs of its increasingly mobile clientele OneLife offers the possibility to remain in a policy that is both compliant and tax efficient when relocating to another country.

The full support of our internal experts ensures that clients' policies and beneficiaries are fully protected.

The expertise of a trusted partner

A holistic approach in developing compliant solutions

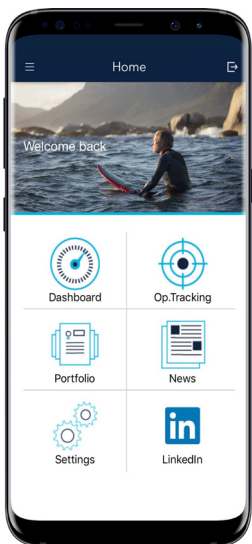
Our team of wealth structuring experts develop solutions based on clients' financial, fiscal, legal and family circumstances. Our solutions are continually adapted to meet local regulations and the expectations of wealthy mobile clients.

Future solutions matching wealthy individual's aspirations

At OneLife we explore the future of wealth management and life assurance to continuously innovate and enhance our solutions. We regularly launch thought leadership pieces to share our know-how and support our partners on how life assurance can be an efficient and comprehensive structure for our joint clients.

Supporting our partners through

[White papers](#)
[Research](#)
[Opinions](#)
[Events](#)



Proactive wealth structuring

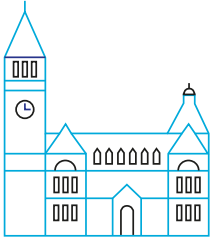
- ✓ **Internal experts** for tax and legal matters regarding the client's wealth structuring environment
- ✓ **Network of external specialists** with long-term experience within private banking and life assurance companies

Strict adherence to Luxembourg and local rules

- ✓ **Internal compliance team**
- ✓ **Signatory of the Life Insurance Charter of Quality and a member of ACA** (Association des Compagnies d'Assurances et de Réassurances luxembourgeoises)

OneLife, digital pioneer

- ✓ Secure online platform for our **partners** (youroffice) and our **clients** (yourassets)
- ✓ Dedicated App (Apple/Android) for our **partners** and **clients** : [OneLife OneApp](#)



Headquartered in Luxembourg, a leading international financial centre in Europe

19 bn

EUR 19 bn in life assurance premiums in 2023

No 2

2nd largest world investment fund centre after the US with EUR 5,285 bn AUM (as at December 2023)

Choose Life. Choose Luxembourg

Safe investment environment

- ✓ Thorough supervision from the Commissariat aux Assurances (CAA)*
- ✓ Unique protection of policyholder's assets guaranteed by the Triangle of Security

Tax neutrality

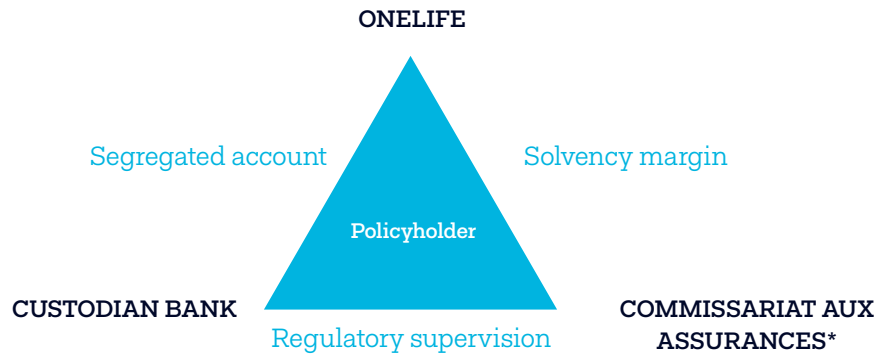
- ✓ Applicable tax rules are those of client's country of residence
- ✓ No additional Luxembourg tax

Diversification & flexibility

- ✓ Wide range of asset classes available
- ✓ Possible change of asset allocation and investment strategies during the life of the policy

A recognised financial centre

- ✓ European leader in cross-border life assurance solutions
- ✓ Policies recognised for their transparency, compliance and flexibility



* The Luxembourg insurance regulatory authority

The content of this promotional brochure is intended solely to provide general information on the products and/or services provided by the life assurance company The OneLife Company S.A. (OneLife). It does not constitute any offer or solicitation for the purchase of any life assurance product. OneLife does not warrant, represent or guarantee that the information contained within this brochure is complete, accurate or up-to-date at the time of distribution. Neither is this information intended to constitute any form of legal, fiscal or investment advice and the information provided in this brochure or any other pre-contractual document should therefore be used only in conjunction with appropriate professional advice obtained from a suitable qualified independent and professional source.



[linkedin.com/company/the-onelife-company](https://www.linkedin.com/company/the-onelife-company)



<https://vimeo.com/the1lifeco>