



# WEALTH FRANCE

Life assurance contract

ONE  
LIFE

## Product features

### Type of contract

- **Life assurance contract for individuals** linked to one or more investment vehicles whose rights are expressed in units\*
- **Single premium product** where additional premiums may be accepted
- **Fixed term of minimum 8 years**, renewable tacitly from year to year, or for an **entire lifetime**.
- Marketed in France under the Freedom to Provide Services (FPS)

### Target market

Wealth France is a Luxembourg life assurance contract intended for clients resident in France and wishing to invest at least EUR 100,000 for a medium to long term investment horizon, while having the opportunity to access their investments at any time. The investment vehicles available within the contract offer different degrees of personalisation, as well as access to a wide choice of assets in accordance with the policyholder's profile (UCITS funds, structured products, non-traditional or unlisted assets).

Clients contemplating expatriation will be able to benefit from portability of their contract (after analysis by OneLife), thereby protecting their interests as well as those of their beneficiaries.

### Policyholder/Assured

Individuals who are tax resident in France

Individuals of French nationality who are tax resident outside France (**subject to specific conditions and subject to prior acceptance**)

**Age of Assured:** The Assured must be at least 12 years old, except where the policy is subscribed for a fixed term. For the purposes of the Additional Death Cover, the age limit for the Assured is set at 80 years old at the time of subscription.

\* OneLife life assurance contracts are not subject to the Sapin 2 law.

### Reference currency

Contract denominated in **euros (EUR)** by default

Possibility to choose from other currencies (**subject to prior acceptance**):

- Dollar (USD)
- British Pound (GBP)
- Swiss Franc (CHF)
- Danish Krone (DKK)
- Swedish Krona (SEK)

### Investment vehicles

Investment vehicles whose rights are expressed in units:

- **External funds:** Undertakings for collective investment in transferable securities (UCITS)
- **Internal collective funds (ICF)**
- **Internal dedicated funds (IDF)**
- **Specialised insurance fund (SIF)**

**Note: Not all investment vehicles are eligible for all categories of policyholders.**

**Investments in unit-linked assets carry a risk of loss of capital, since their value is subject to upward and downward fluctuations, depending in particular on changes in the financial markets. The insurer commits to the number of units and not to their value that it does not guarantee.**

## Initial premium

The minimum amount of the gross initial premium depends on the type of investment vehicle selected:

- **External funds/Internal collective funds:** EUR 100,000 (or equivalent in another currency) if the premium is invested exclusively in external funds and/or collective internal funds;
- **Dedicated internal fund/specialised insurance fund:** EUR 250,000 (or the equivalent in another currency) minimum in case of total or partial investment of the premium in a dedicated internal fund or in a specialised insurance fund

## Additional premium

EUR 10,000 minimum for any additional premium

## Minimum per investment vehicle

- **External fund/Internal collective fund:** EUR 5,000 minimum
- **Internal dedicated fund/Specialised insurance fund:** EUR 125,000 minimum

## Initial charge

5% maximum

## Administration Charges

1.5% per annum maximum

## Other charges

**Distribution fees:** 1% per year maximum on the IDF and SIF value (not subject to VAT)

**Investment management fees:** According to the investment manager (subject to VAT)

**Custodian fees:** According to the custodian (0.10% on average; subject to VAT)

- For Quintet bank: 0.06% for funds, ETFs, bonds and equities; ad-hoc for unlisted assets

## Only for specialised insurance funds - advisory:

### Professional investment advisor fee:

According to the professional investment advisor (subject to VAT)

### Transfer order charges:

According to the transfer agent (subject to VAT)

## Only for external funds and internal collective funds:

### Switch charge:

Maximum 1% of the amount transferred with a minimum of EUR 80

*For more details about charges, please refer to the General Conditions and the Key Investor Information Document (KIID).*

## Automatic switch options (Only for external funds and certain internal collective funds)

All options are free of charge. The policyholder selects the funds from a list provided by OneLife.

### Save gains:

**Trigger level defined by the policyholder:** between +5% and +100% per scale of 1%; EUR 1,000 minimum

### Stop losses:

**Trigger level defined by the policyholder:** Between -5% and -50% per scale of 1%; EUR 1,000 minimum

### Drip feeding:

**Frequency defined by the policyholder:** Monthly, quarterly, half-yearly, annual

Start date and end date defined by the policyholder

## Partial surrender

EUR 5,000 minimum

**Internal dedicated fund/Specialised insurance fund:** partial surrender may not result in the amount invested in a IDF/SIF falling below the minimum investment amount (EUR 125,000), or the policyholder will be obliged to surrender the entire policy or reallocate the assets constituting the DIF/SIF to units in eligible external funds.

## Total surrender

Possible at any time

## Exit charge

No fees

## Additional death cover

On subscription, the policyholder is free to opt for an additional death cover, the amount of which will be added to the surrender value of the contract on the day of the assured's death.

The amount of the additional death cover is in principle equal to 1% of the surrender value of the contract.

# WHY SUBSCRIBE A WEALTH FRANCE CONTRACT ?

## Flexible and portable contract

- ✓ Contract compliant with French law and portable in case of relocation
- ✓ Freedom and accessibility: Individual or joint-life subscription, beneficiary management, death benefits and financing possibilities
- ✓ Favourable tax framework: Tax neutrality in Luxembourg, advantages over a traditional portfolio (tax deferral, preferential tax scheme on surrender, advantageous inheritance tax)

## Transparency and protection

- ✓ Unique policyholder protection regime (Luxembourg Triangle of Security)
- ✓ Protection against seizure of the policyholder's claim by third party creditors
- ✓ Tax transparency (automatic exchange of information)

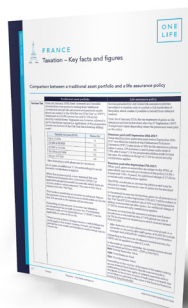
## Personalised and diversified financial management

- ✓ A single contract may invest in several different investment vehicles, allowing for total customisation (internal collective funds /dedicated funds/specialised insurance funds)
- ✓ Broad choice of available assets (UCITS, ETFs, structured products, real estate, private equity, unlisted)
- ✓ A multi-currency contract with an evolving investment strategy throughout the life of the contract

## Holistic and dedicated services

- ✓ Secure and intuitive online tools (partner and client platforms)
- ✓ Complementary and dedicated teams (front and back)

## Find more information on our solutions



Life assurance taxation in France



The specialised insurance fund

## About OneLife

OneLife exists to overturn conventional attitudes to life assurance. As a specialist in this area with close to 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 more than EUR 7 bn in assets under management, OneLife is a member of APICIL Group, the third largest social protection group in France, engaged in health and life insurance, pensions, savings products and related financial services.

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