

PRESS RELEASE

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Swissquote Bank Europe and Baloise Vie Luxembourg reinvent Luxembourg life insurance subscription with a fully digital FAS

Baloise Vie Luxembourg and Swissquote Bank Europe, two leading players in insurance and online banking in Luxembourg, are pleased to announce the launch of a fully digital subscription process for the Luxembourg-based Fonds d'Assurance Spécialisé (FAS). This innovation combines Baloise's expertise in life insurance solutions with Swissquote Bank Europe's strengths in digital banking and investment services.

This new 100% digital solution allows policyholders to benefit from the security and flexibility of Baloise's FAS, while relying on Swissquote Bank Europe as the custodian bank. With direct access to their policy via Swissquote, clients can easily manage their investments and execute transactions on a platform recognised for its performance, security, and user experience. This collaboration significantly streamlines access to the FAS, a unique product in Luxembourg, by offering a modern and seamless digital experience.

Security and excellence – the Luxembourg advantage

Based in the heart of Luxembourg, Europe's leading hub for wealth management, Swissquote Bank Europe and Baloise Vie Luxembourg operate within one of the most rigorous regulatory frameworks in Europe. This ensures optimal protection of client assets, strengthening trust in the management of their savings and investments.

"This strict framework provides unparalleled peace of mind: our clients' assets are protected and managed with transparency and efficiency. Thanks to our partnership with Swissquote Bank Europe, we combine a state-of-the-art investment platform with the advantages of a life insurance product such as the FAS," explains **Laurent Heiles**, Head of Sales & International Life at Baloise Vie Luxembourg.

This alliance enables both private clients and wealth management professionals to benefit from secure and flexible asset management, delivered by two institutions recognised for their operational excellence and expertise.

Jeremy Lauret, Chief Commercial Officer at Swissquote Bank Europe, adds: "Our partnership with Baloise Vie Luxembourg reflects our ambition to deliver high value-added services to a demanding clientele. Wealth management professionals as well as private clients can now combine the advantages of Luxembourg's FAS for wealth planning with a custodian bank offering a modern approach to wealth management."

About Swissquote Bank Europe

Swissquote Bank Europe is the European banking entity of the Swissquote Group (listed on SIX: SQN) and has been at the forefront of online investing for 25 years. Powerful digital platforms, transparent pricing and tailored banking services combine to provide private clients, intermediaries and financial institutions with a more effective approach to wealth management.

Headquartered in Luxembourg, a AAA-rated financial centre and attractive base for investors, Swissquote Bank Europe has full banking status and is regulated by the CSSF under the supervision of the European Central Bank. It combines the strength and reliability of a Luxembourg bank with the user-friendliness and transparent pricing typically associated with fintechs.

The Swissquote Group employs over 1,000 people worldwide, with 35% dedicated to technology roles. With more than EUR 80 billion in client assets, the Group offers a comprehensive range of digital banking and investment solutions for private clients, financial intermediaries, and institutions.

Swissquote Bank Europe was named *Luxembourg Bank of the Year 2024* by The Banker.

For more information, visit www.swissquote.lu

About Baloise

Baloise Luxembourg has been present in Luxembourg since 1890 and, since then, it has been firmly embedded in the country's economic landscape and society. It is part of the Swiss group Baloise, which is also present in Belgium, Germany, Liechtenstein and Switzerland. Baloise Luxembourg meets the needs of its private and institutional customers for property and casualty insurance and for pensions and savings. It also offers pension and investment services across borders in many European Union countries. Our ambition: to make insurance simple, intuitive and humane, by continuous improvement of our products, services, communications and processes. In short, we aim to become the first choice for everyone who wants to feel simply safe.

For more information, visit www.baloise.lu

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