



Foyer
INTERNATIONAL
2010



Life insurance and the Freedom to Provide Services legislation:

Tailor-made advice for a demanding international clientele

As a 100% subsidiary of Foyer Group, Foyer International is specialized in developing life insurance activities beyond the borders of the Grand-Duchy of Luxembourg under the Freedom to Provide Services legislation.

Foyer International works exclusively on a business-to-business (B2B) basis in the "Wealth Management" sector. The company is a privileged partner of:

- Private banks
- Private bankers
- Asset managers
- Family offices
- Financial advisors

Our mission

To provide our business partners and clients with flexible and portable international solutions for financial planning and transmission of wealth through insurance with the help of internal and external experts.

Our philosophy

New challenges always offer fresh opportunities !

Foyer International has a proven ability to adapt rapidly to frequent regulatory changes, both in national legislation and in the European framework set by the various relevant directives. Foyer International's experts are in constant contact with recognized tax and legal consultants in the different countries concerned.

Our advantages

Foyer International is building on its membership within a group which is independent of any financial institution, retaining its character and historical family values while offering the transparency associated with a quoted public company.

The Group's loyalty to its key values, together with its financial strength, are determining factors for the trust shown by its clients.

Core values

A company is first and foremost about the people it employs. Together, they share a corporate culture based on core values they can identify with.

The values that guide Foyer Group's approach to business are:

Trust

- we do what we say and we say what we do

Excellence

- we constantly strive to respond to our clients' needs

Innovation

- we challenge ourselves

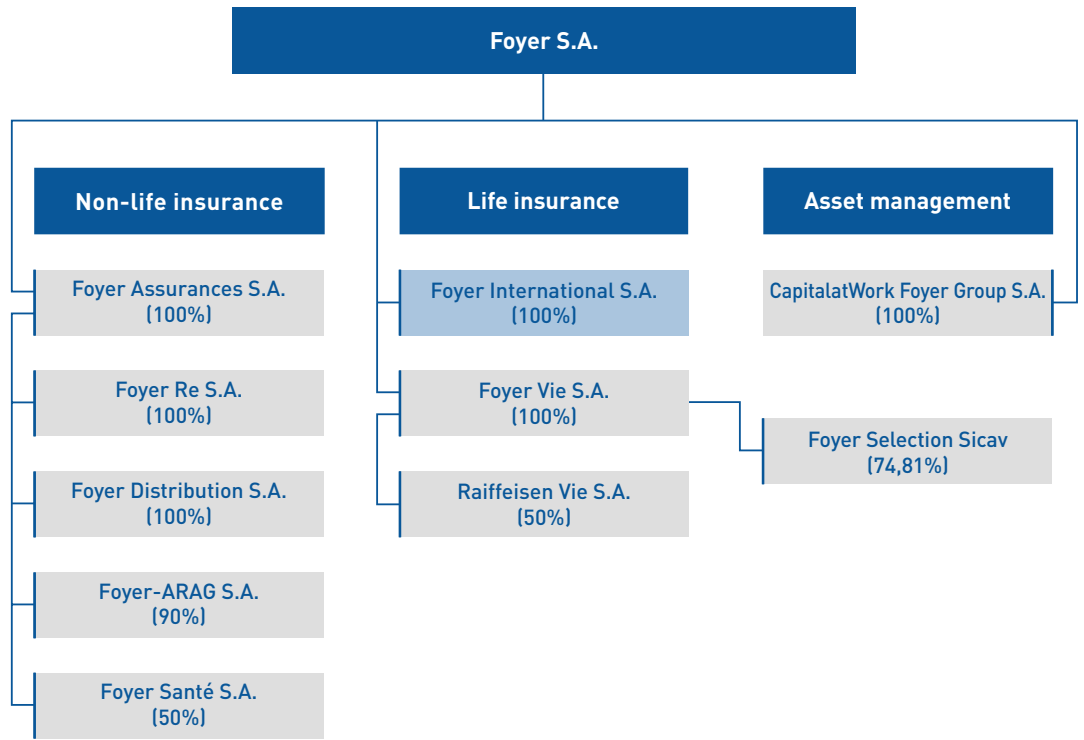
Integrity

- we lead by example

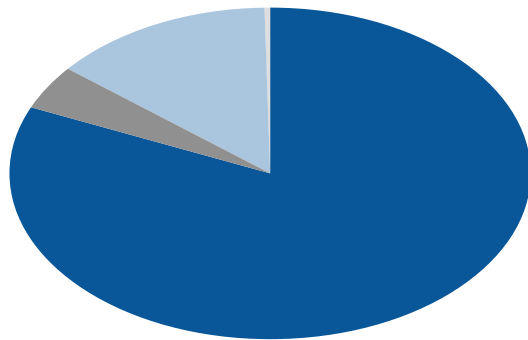
Independence

- we take responsibility

Structure of the Group



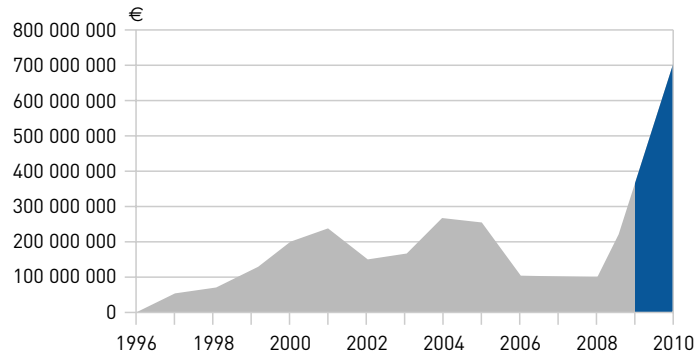
Structure of the shareholding Foyer S.A.



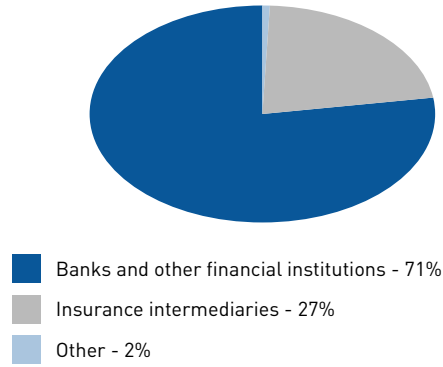
- Foyer Finance S.A. - 78,62%
- Publicly traded - 16,23% (Luxembourg Stock Exchange and Euronext Brussels)
- Luxempart S.A. - 4,67%
- Foyer S.A. - 0,48%

Situation at 01.01.2010

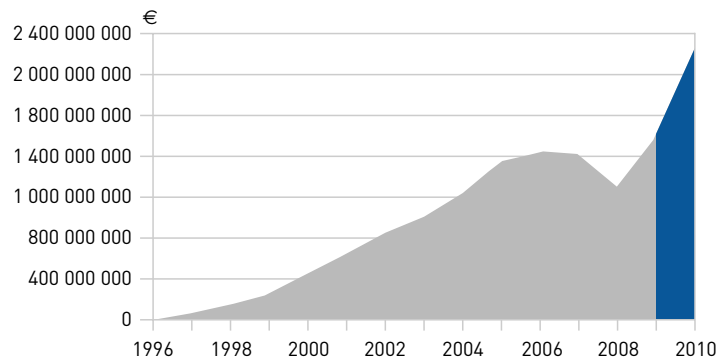
Premiums



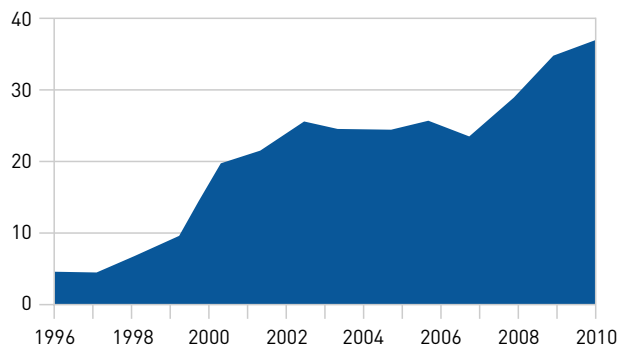
Production 2009 by distribution



Technical provision



Employees



Situation at 01.01.2010

Our products

In the context of efficient long-term wealth management, Foyer International offers tailor-made life insurance solutions based on an open architecture.

Our products have been developed to meet the requirements of a high net-worth clientele, offering recognized tax and inheritance advantages in compliance with legal and fiscal frameworks of different countries of residence.

At the moment, our business activities are targeting the following markets:

- Belgium
- EU-Citizens residing outside the EU
- France
- Germany
- Italy
- Portugal
- Spain
- Sweden



With the steadily increasing mobility of European citizens, demand for tailor-made, cross-border solutions is steadily increasing. The experience of an international team with highly specialized knowledge, backed by a network of lawyers and tax specialists in the different countries, enables Foyer International to respond to this demand.

Jean-Louis Courange
Managing Director, Foyer International

“With the expertise of our team of international experts, and despite the difficult international financial situation and a changing regulatory environment, the trust of our partners has been strengthened, enabling Foyer International to achieve its ambitious development goals in 2009.

We can already state that 2010 will also see strong growth and it is clear that life insurance solutions will become even more widely utilized in international wealth planning in the next years.”



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