



ENRICH YOUR LIFE

In Luxembourg since 1996,
providing life insurance and
wealth management solutions
to international clients.

**“ ALL OUR STRATEGIC
OBJECTIVES AND DIGITAL
INITIATIVES SHARE
ONE COMMON GOAL,
MAKING THE CUSTOMER
JOURNEY WITH SOGELIFE,
A DELIGHTFUL ONE ”**

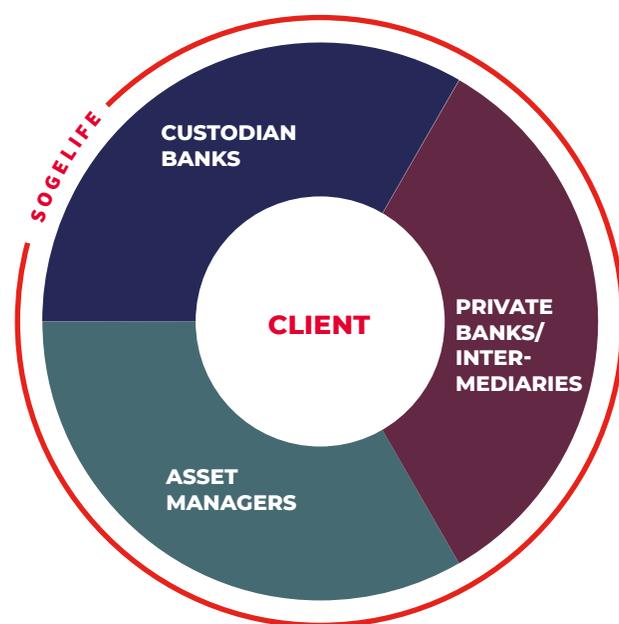
JEAN ELIA, CEO DE SOGELIFE

SOGE LIFE, A LEADER IN LIFE INSURANCE IN LUXEMBOURG



KEY FIGURES

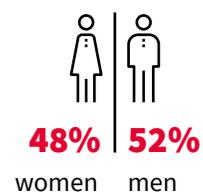
31/12/2019



SOGE LIFE is the life insurance company of the Société Générale Group in Luxembourg. A subsidiary of Sogécap and Societe Generale Luxembourg, SOGE LIFE offers life insurance solutions for an international clientele in various countries in Europe: Luxembourg, France, Belgium, Switzerland, Italy, United Kingdom, Monaco, Spain and the Czech Republic.

SOGE LIFE operates through an open architecture with private banks, custodian banks, asset managers and a diversified distribution network.

In this context, SOGE LIFE provides guidance to its clients along the entire asset management value chain.



13
nationalities



136
employees



SINCE 1996
established in
Luxembourg



+ 200
PARTNERS
in open architecture



9 COUNTRIES
Luxembourg, France,
Italy, Suisse, Monaco,
Spain, Belgium,
United Kingdom,
Czech republic



11,3 BN €
in AuM

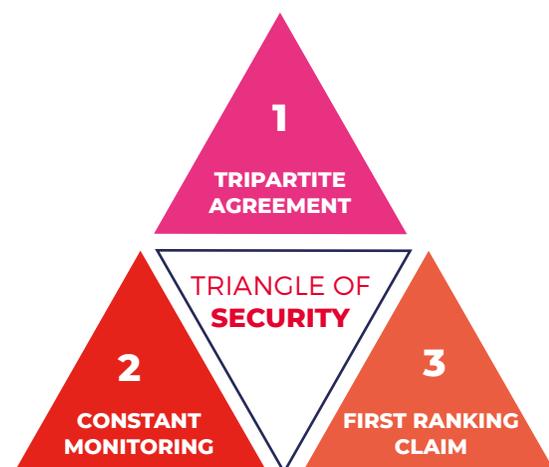


2,3 BN €
turnover

LUXEMBOURG, AN INTERNATIONALLY ACCLAIMED CENTRE OF EXPERTISE

Owing to the political and financial stability of Luxembourg, the country has a great deal to offer.

SOGELIFE ensures that its clients benefit from the Grand Duchy of Luxembourg's specific regulatory framework, including the triangle of security, tax neutrality and an array of management and investment opportunities.



1. TRIPARTITE AGREEMENT

Assets are deposited with a bank authorised under the terms set by the insurance regulator (Commissariat aux Assurances – CAA).

2. CONSTANT MONITORING

Quarterly monitoring by the CAA of the balance between technical provisions and assets held (Regulated Assets).

3. FIRST RANKING CLAIM

If the company defaults, holders of a Luxembourg policy are privileged first-rank creditors in respect of the Regulated Assets.

ATTENTIVE TO THE NEEDS OF OUR CLIENTS

- Sophisticated, bespoke estate planning solutions
- Multi-currency agreements: Euro, US dollar, Pound Sterling and Swiss franc
- The options of an advisory, discretionary or execution only management service
- Investment vehicles that meet specific need and are suited to clients' objectives:

COLLECTIVE INTERNAL FUNDS

The need to pool and access a collective, management mandate, built around a common investment approach.

SPECIALISED INSURANCE FUNDS

The need to oversee an investment strategy.

EXTERNAL FUNDS

The need to diversify and access a broad selection of assets managed by experienced asset managers.

DEDICATED INTERNAL FUNDS

The need for a tailored discretionary mandate, taking into account investment objectives.



The need for security through offerings combined with a wide range of external funds.





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**THE FUTURE
IS YOU**  **SOGE LIFE**