



# S I F

SPECIALISED  
INSURANCE FUND



AN ADDITIONAL CORNERSTONE TO TAILORED WEALTH MANAGEMENT

## About tailored wealth management

Wealthy clients seek tailor-made financial planning solutions. Luxembourg life assurance allows for a high degree of personalisation thanks to the vehicles it proposes and offers individual management.

OneLife Policy				
Type of management	Individual		Collective	
Premium amount	≥ EUR 125,000		≥ EUR 100,000	
Type of vehicle	Internal Dedicated Fund (IDF)	Specialised Insurance Fund (SIF)		Internal Collective Fund (ICF)
	Discretionary	Advisory	Buy & Hold	
External asset manager	Yes*	No		No
Choice of the underlying investments based on the category of applicant according to circular 15/3 of the CAA				

\* Subject to the approval of OneLife and the Commissariat aux Assurances (Luxembourg insurance regulator). Possibility of having several custodians and asset managers

### 3 possibilities of individual management

	Discretionary	Advisory	Buy & Hold
How does it work?	The management of the portfolio is delegated to an asset manager selected by the policyholder	The policyholder receives investment advice which they validate on a case-by-case basis	The policyholder chooses in person the assets housed within the vehicle with a long-term outlook
The pros	Asset management is in alignment with the policyholder's investor profile, active depending on market conditions	Freedom of management since the policyholder remains in charge of their strategy, while benefitting from advice	Unlimited investment scope*
The cons	Policyholder not involved in the investment strategy	More limited investment scope	No active management
For whom?	Investors willing to delegate the entire management of their policy	Investors willing to be involved in the management of their policy	Investors looking for more specific assets to hold over the long term
Vehicle within the policy	Dedicated Internal Fund	Specialised Insurance Fund Advisory**	Specialised Insurance Fund Buy & Hold**

\* In compliance with circular 15/3 of the CAA and subject to OneLife acceptance

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

## The Specialised Insurance Fund (SIF)

The two forms of SIF – Advisory and Buy & Hold – are available to clients according to:

- **Their policyholder category** as described by circular letter 15/3 of the Commissariat aux Assurances

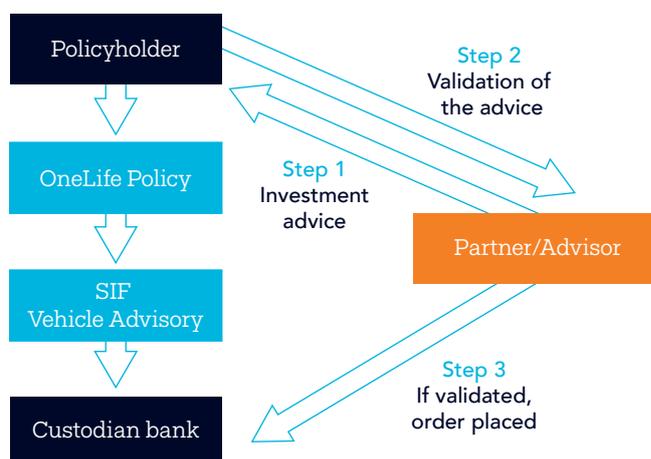
Client Category	Minimum premium over all contracts within the life assurance company (EUR)	Net investible wealth (EUR)
N	Default category	
A	125,000	> 250,000
B	250,000	> 500,000
C	250,000	> 1,250,000
D	1,000,000	> 2,500,000

- **Their investment objectives** (active management or long term holding)

Specialised Insurance Fund	Advisory Client A, B, C and D	Buy & Hold Client A, B, C and D
Minimum premium	EUR 125,000	
Net transferable wealth	EUR 250,000	
Investment objectives	Switch possible according to the market conditions or change of investment strategy	No active management ( <i>long-term holding</i> )
Underlying investments	UCITs, ETF UCITs, structured products*	Unlimited investment scope* including real estate funds, private equity, structured products, etc.

\* In compliance with circular 15/3 of the CAA and subject to OneLife acceptance

### SIF Advisory: in practice



### Role and responsibilities

- The partner occupies the role of advisor vis-à-vis the policyholder
- The policyholder validates or otherwise the advice suggested
- The advisor places the order directly with the custodian bank if the policyholder validates the advice

**N.B. In order to fulfil the role of advisor, the partner must be either:**

- A certified financial investment advisor (eg CIF in France)
- An approved asset management company
- A bank

## In short – SIFs for our partners and clients

- **Autonomy:** diversity and freedom of choice of the underlying assets within the vehicle
- **Simplicity:** investments made by the advisor using an intuitive custodian bank platform
- **Transparency:** online consultation for clients using our *yourassets* secure platform
- **Portability:** in case of expatriation, consult our experts to ensure compliance with the new country of residence

## 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 EUR 5 bn in assets under management, OneLife is a member of APICIL Group, the fourth largest social protection group in France, engaged in health and life insurance, pensions, savings products and related financial services.

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