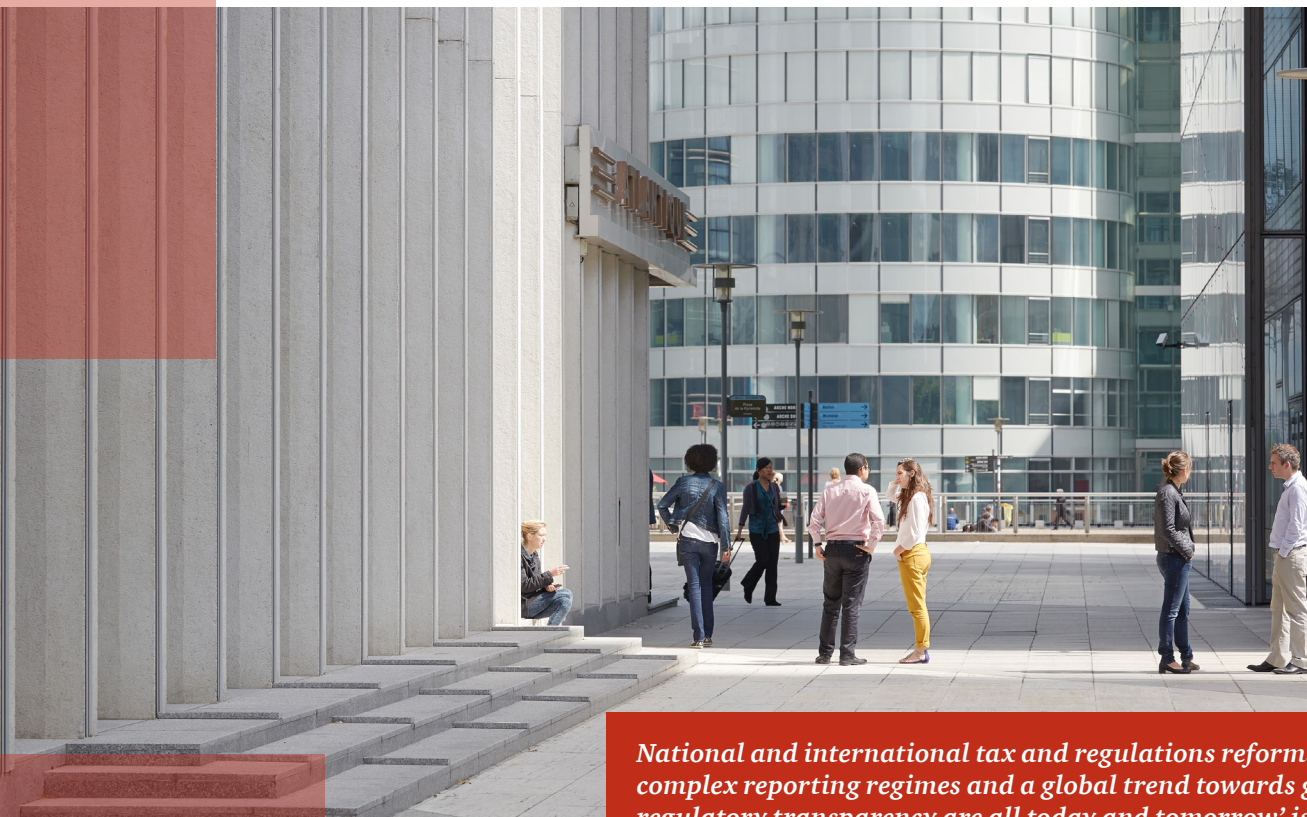


Life Watch

Keep an eye on the Life Insurance legislation



National and international tax and regulations reforms, more complex reporting regimes and a global trend towards greater tax and regulatory transparency are all today and tomorrow' issues affecting the Luxembourg Life Insurance industry. Being aware of and understanding the impact of these changes in each country where you operate may however be challenging, not only for you as Life Insurer but above all for your brokers and clients.

Our Life Watch module brings upcoming tax and regulatory changes to light in a dynamic way. It enables the Life Insurance industry to manage any new client demands rapidly and to Act proactively towards tax and regulatory changes.

Your challenges

Continuously stay aware of any new tax and regulatory measures affecting your policyholders in order to:

- Anticipate every new local tax and regulatory measures that impact your clients and your distribution network;
- Develop new markets in foreign jurisdictions and maintain competitive advantages linked to the products proposed.

Our value proposition

We provide you with:

- Customised content : Life Watch services keep you informed with the latest tax and regulatory news about pre-determined subjects, such as: policy holders' personal tax treatment measures in their resident countries, tax transparency requirements, tax compliance obligations for policyholders and life insurance companies, and so on;
- A personal and customised website: You have access to our Life Watch services through a personal and customised platform that provides you with Internet URL links to official and publicly available information and documents (e.g. new bills, law cases, circulars, guidelines etc.) related to the life insurance industry. This website is your tool to stock, diffuse and consult all the sources of information in a user-friendly way;
- A newsletter: We will send you by e-mail News Alert listings of all the new information published on the site, on a regular basis (each week). The news will be sorted by title and by country.

Why PwC Luxembourg?

PwC Luxembourg (www.pwc.lu) is the largest professional services firm in Luxembourg with 2,600 people employed from 58 different countries. PwC Luxembourg provides audit, tax and advisory services including management consulting, transaction, financing and regulatory advice. The firm provides advice to a wide variety of clients from local and middle market entrepreneurs to large multinational companies operating from Luxembourg and the Greater Region. The firm helps its clients create the value they are looking for by contributing to the smooth operation of the capital markets and providing advice through an industry-focused approach.

The PwC global network is the largest provider of professional services in the audit, tax and management consultancy sectors. We are a network of independent firms based in 157 countries and employing over 208,000 people. Talk to us about your concerns and find out more by visiting us at www.pwc.com and www.pwc.lu.

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