

You lead, We empower.

WE-Impact

Let's build together the wealth insurance of tomorrow.

WE-Impact is a unit-linked life insurance contract especially developed for you.

This solution offers a 100% dematerialised customer experience, from subscription to termination and entirely focuses on sustainable investment funds.



ABOUT WEALINS S.A.

For the past three decades, we have been transforming the vision of wealth insurance. Our mission is to help you go beyond protecting and passing on your assets to future generations. We want to be by your side whatever your current and future expectations.

Our expertise in developing innovative cross-border wealth insurance solutions, combined with our operational excellence, enable us to provide you with exclusive wealth support.

" For 30 years, we have been constantly reinventing wealth insurance to meet the wealth aspirations of our partners and their clients, not only today but also tomorrow, shaping together a sustainable future."

Luc Rasschaert, CEO of WEALINS S.A.

At WEALINS, we favour a Human-to-Human approach: when it comes to sustainability, we prioritise the importance of taking the time to help you understand your options and make the best-informed choice possible.



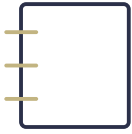
OUR COMMITMENT TOWARDS A MORE SUSTAINABLE FUTURE

We drive sustainability as we build tailor-made partnerships to craft the wealth insurance of tomorrow.

In order to reflect our sustainability ambitions through the prism of materiality, we have built our credo on the United Nations Sustainable Development Goals (UN SDGs) articulating them around the promotion of human rights (SDG 5 and 8) and fight against climate change (SDG 13 and 12).



INSTITUT NATIONAL POUR LE DÉVELOPPEMENT DURABLE
ET LA RESPONSABILITÉ SOCIALE DES ENTREPRISES



DISCOVER WE-Impact, OUR 100% SUSTAINABLE OFFER

WE-Impact benefits from two labels that attest the high sustainability credentials of our product.

We launched WE-Impact in 2022, with the ambition to meet the highest sustainability quality standards while making a concrete link to the SDGs (Sustainable Development Goals) which underpin our commitments and the future of sustainability.

In fact, the UN SDGs trace the path towards increased sustainability inasmuch they help meeting the economic and social needs of our society.

Thanks to the quality of our engagement, we were awarded two of the main European responsible investment labels which testify to the quality of WE-Impact and represent some of the highest efforts in terms of sustainable investment products.



LuxFLAG ESG Insurance Product: a Luxembourg label recognising that the insurance product includes ESG criteria in line with the UN SDGs. This label is tailored especially for insurance products and it is the only one awarded by the Luxembourg based agency.



Towards Sustainability: a Belgian label that aims to ensure clarity and transparency around sustainable investments.

Choosing to invest responsibly also means to be able to create a positive, measurable and specific impact, while being able to benefit from a potential long-term financial performance.

Capitalising on the incremental and positive rise of AuM (Assets under Management) devoted to sustainable investments, "Towards Sustainability" allows to combine these two elements, while guaranteeing a high level of transparency on the investment choice which is an essential guarantee for both more mature or less savvy investors.

These two labels which underpin the characteristics and quality of WE-Impact, offer clear signals for clients willing to commit themselves to a more responsible investment approach.

"To opt for sustainable investment allows to benefit from long-term financial performances and to create a positive impact on our society."

Luc Rasschaert, CEO of WEALINS S.A.

THE ADVANTAGES OF WE-Impact



100% SUSTAINABLE FUND OFFERING

By subscribing to WE-Impact, you have the possibility to invest exclusively in sustainable funds. The product offers a fund universe of minimum 40 sustainable funds which integrate Environmental, Social, and corporate Governance (ESG) criteria to evaluate investments or assess their societal impact.

They may pursue a sustainability-related theme or explicitly aim to create measurable social impact. The main goal of this latter category – also known as SRI or Sustainable Responsible Investing – aligned with the current sustainable finance requirements proposed by the European Commission, is to produce a tangible social output.



COMPLETELY PAPERLESS

WE-Impact offers a dematerialised customer experience, from subscription to contract termination.



A HIGH-LEVEL OF TRANSPARENCY

Our sustainable investment fund offering is selected based on very strict criteria and has been awarded the labels "Towards sustainability" and "LuxFLAG".

FEATURES OF THE SOLUTION

TYPE OF CONTRACT

Unit-linked life insurance contract ("branche 23"), which allows for non-scheduled premium payments. The investment risk is at any time and entirely borne by the policyholder.

TARGET CLIENTS

Residents of Belgium.

APPLICABLE LAW

Belgian contract law.

DURATION

Whole life of the relevant insured person.

REFERENCE CURRENCY

EUR.

DEATH COVERAGE

The standard death coverage is equal to the value of the contract, net of fees.

INVESTMENT FUNDS

Choice between exclusively sustainable external funds that have obtained the "Towards Sustainability" label.

INITIAL (SINGLE) PREMIUM

Minimum EUR 100.000.

This brochure is a marketing communication.

For detailed legal and technical information required in the pre-contractual phase (Directive 2002/83/EC), please refer to the PRIIPS KIDs and the general conditions of WE-Impact serving as information note. For a complete picture of the tax impacts of the subscription of WE-Impact, we recommend that you take advice from an independent tax advisor of your choice who will take your personal situation into account.

Any information included in this brochure reflects the situation as at 1 January 2024 and is provided subject to subsequent changes in the legal and tax provisions applicable in Belgium and Luxembourg.

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If you have any questions, please do not hesitate to get in touch with your usual contact person or to send an email to marketing@wealins.com

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