ANNUAL ACCOUNTS 2017

ANNUAL ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2017 AND REPORT OF THE RÉVISEUR D'ENTREPRISES AGRÉÉ

ONE LIFE

ONELIFE

THE ONELIFE COMPANY S.A.

RCS LUXEMBOURG: B 34 402

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1 BOARD OF DIRECTORS, MANAGING DIRECTOR, RÉVISEUR D'ENTREPRISES AGRÉÉ

Board of Directors

Michel Wolter, Chairman of the Board of Directors

Paul Wolff

Thierry Porté

Marc Stevens

Christopher Baker

Jean-Luc Jancel

Peter Yordan

Managing Director

Marc Stevens

Secretary of the Board

Antonio Corpas

Réviseur d'Entreprises Agréé

Deloitte Audit, Société à Responsabilité Limitée

2 INTRODUCTION BY THE MANAGING DIRECTOR ON THE COMPANY'S ACTIVITIES AND RESULTS IN 2017

2017 marked a year of significant progress at OneLife. The Company celebrated its first anniversary under the "OneLife" brand that is a key catalyst in propelling the Company into new markets and forging lasting relationships with its business partners. Its value proposition which combines wealth planning expertise with extensive cross-border knowledge together with a strong capability in non-traditional assets are all key differentiators for the Company in today's marketplace.

In addition to reaffirming its leadership position in the Belgian market, the Company also grew its reach in other core markets, including France, Denmark, Luxembourg and the Nordics, with development well underway for the UK, as well as for its most recent regions – Iberia and Latin America. The Company recorded a new overall business premium for the year of over 40% compared to 2016, thanks to partners' trust in confiding new business to the Company. This diversification of business across markets and extending distribution network strongly supports the strategic growth of the Company.

Enhancing its existing product range, the Company also launched a series of new products to cater to the needs of its partners and their clients. These included: Capitalisation Finland, a Belgian Pension Product (IPT), Wealth Spain & Wealth Portugal, Capitalisation Denmark and Capitalisation Luxembourg.

The company strengthened its team by recruiting for a number of key positions in Sales, Wealth Structuring and Customer Services to further support business development.

In 2017, OneLife completed the streamlining of its business operations. Today, OneLife operates simply as The OneLife Company S.A., held directly by The OneLife Holding S.à r.l.

The Company successfully completed the next phase in the consolidation of its IT systems in 2017 – migrating to a single policy administration platform, the final stages of which will be completed in early 2018. As a now recognised leader in digital technologies, the Company also deployed a number of key initiatives in 2017 to improve the customer experience. These include the availability of the OneLife OneApp for all partners and clients across its core markets, giving access to portfolio information 24/7. In addition, the introduction for the French and Belgian markets of B2B data exchange – or aggregation services – enabling the consultation of client portfolios, including life assurance policies, in a single view.

The Company also launched its Digital Days in June 2017 to fully engage employees in the digital transformation process. These two days of discovery and training in digital technologies aimed at raising awareness of its advantages and helping employees to implement digital innovation in their daily jobs to improve the partner-client experience. In recognition of its Digital Days, OneLife was awarded the Luxembourg Employee Experience Award by HROne. A new on-line learning platform for all OneLife employees was introduced in September giving them access to thousands of learning opportunities through Lynda.com by LinkedIn.

In terms of financial performance, the Company delivered a significant increase in new business premiums up over 40% compared to the previous year. In continuity of the initiatives launched in 2015 and 2016, the Company implemented different actions in order to increase profitability through a combination of revenue growth, improved use of capital and strict cost control.

The Company reported a profit of EUR 5.9 million in 2017 (EUR 4.4 million in 2016).

The Company cashed EUR 506 million in new premiums, which brought the overall Company Assets Under Management to EUR 5.2 billon.

Finally, it is noteworthy that the Company is adequately capitalised for the risks inherent to the business written, maintaining its capital level throughout 2017 in accordance with the capital management policy and regulatory requirements. As at 31 December 2017, the Company's quarterly solvency ratio was 253% under Solvency I regime and 167% under Solvency II regime.

This performance was achieved thanks to the trust our partners place in OneLife and to the hard work of all our employees throughout 2017. The high level of collaboration between departments and effective teamwork makes our company particularly agile and responsive to partner and client needs and is a key competitive advantage which drives growth. On behalf of the Board of Directors and the Executive Committee, I would like to thank our staff for their commitment and engagement and look forward to continued strong results in 2018

Luxembourg, 10 April 2018

Marc Stevens
Managing Director

3 DIRECTORS' REPORT

The Directors present their Annual Report together with the audited Annual Accounts for the year ended 31 December 2017.

Principal activity and changes in 2017

The OneLife Company S.A. (the Company) is a life insurance company incorporated in Luxembourg on 26 June 1990.

The 100% shareholder and parent of the Company is The OneLife Holding S.à r.l. which is incorporated in Luxembourg. For the purposes of these Annual Accounts, The OneLife Holding S.à r.l. and all its subsidiaries are referred to as the "Group".

The Company is authorised by the *Commissariat aux Assurances* to provide:

- life insurances, annuities, pensions and retirement benefits, and reinsurance operations on business of a similar nature;
- and to conduct investment and real estate activity relating to the principal objective.

The OneLife Company S.A. sources and administers its business through its head office in Luxembourg and through distribution partnerships in Luxembourg and other EU countries. The Company does not have and has not had any branches during the year under review.

The Company offers cross-border financial solutions through unit-linked products for financial planning and wealth structuring purposes. These are life insurance products where the premium paid is invested in collective external funds, collective internal funds and dedicated funds and the benefit payable under the policy is linked to the value of these funds at the time of payment.

Financial year 2017

In terms of financial performance, the Company delivered significantly better financial results than initially budgeted. In continuity of the initiative that started in 2015, the Company implemented different actions in order to increase profitability through a combination of revenue growth, improved use of capital and strict cost control.

The Company reported a profit of EUR 5.9 million in 2017 (compared to a profit of EUR 4.4 million in 2016).

The earned premium net of reinsurance amounted to EUR 504.8 million (2016: EUR 352.5 million). Belgium remains the Company's primary market with additional core markets being France, Luxembourg, UK, Iberia, Latin America, Finland and Sweden.

2017 Claims incurred, net of reinsurance, amounted to EUR 548.1 million (charge) and are driven by surrenders for both the Dedicated Funds and the Unit-Linked business. This is a stable figure compared to 2016 when Claims incurred, net of reinsurance amounted to EUR 548.5 million (charge).

Caption "Change in other technical provisions, net of reinsurance" stands at EUR 170.9 million (charge) versus an income of EUR 130.2 million in 2016. The company is exposed to financial impacts from variations in the value of the underlying investments caused by changes in interest rates, liquidity, foreign exchange rates and equity exposure.

Unrealised gains on investments decreased to EUR 429.5 million (2016: EUR 513.4 million) and unrealised losses on investments decreased from EUR 423.3 million in 2016 to EUR 229.7 million in 2017. These developments reflect the volatility of markets and exchange rates, notably the USD and the GBP. The increase in investment income to EUR 95.8 million in 2017 in comparison to EUR 90.6 million in 2016 is subject to the same driving factors.

Net operating expenses decreased to EUR 47.9 million from EUR 56 million in 2016 due to strict cost controls as well as an in depth review of the structure and processes across all entities and operations of the Group.

The Company did not conduct any activities in the field of research and development or repurchase of own shares in 2017.

Assets under management

The Assets under Management remained at EUR 5.2 billion as at the end of December 2017 and 2016.

Outlook and strategy

The Company will maintain its strategic growth by developing relationships with key partners and deploying new solutions to meet the requirements of its international clients, while implementing its ambitious Digital roadmap. Digital innovations in 2018 include the implementation of a fully electronic onboarding process, automated KYC/AML processing through RegTech and further developments in the area of Robot Processing Automation.

The company's value proposition which combines wealth planning expertise with extensive cross-border knowledge together with a strong capability in non-traditional assets are all key differentiators for the Company in today's marketplace.

Finally, the Company will continue to consolidate its financial position in terms of profitability and solvency as well as preparing for new regulation in 2018 such as the Insurance Distribution Directive (IDD) and Global Data Protection Regulation (GDPR).

Risk management

Risk Management is the process of identifying, assessing, responding, monitoring, controlling and reporting risks.

The risk management system forms an integral part of the management and Board processes and the decision- making framework applied across the Company.

The key elements are:
- Risk strategy;
- Risk appetite;
- Risk governance, including risk policies and complete set of business internal rules;
- Risk map;
- Monitoring of the risk exposure;
- Risk oversight committees and defined roles and responsibilities;
- Processes used to identify, assess, report and treat risks.

For the purposes of risk identification and assessment and as aligned with the Risk Management Policy, risks are grouped by risk type.

Financial Risk

Operational Risk

Strategic Risk

Governance Risk

These risks may affect key metrics of Solvency, Earnings and Liquidity and Risk appetite is set relative to the previously mentioned metrics and to operational and reputational criteria.

Roles and responsibilities for risk management in the Company are based around the 'three lines of defence' model:
- **First Line of Defence** – Day-to-day Risk Management, performed by the various departments under the supervision of department heads;
- **Second Line of Defence** – Risk Oversight, performed by the Actuarial function, the Risk Management function, the Compliance function;
- **Third Line of Defence** – Independent Assurance, performed by the Internal Audit department.

The Risk function is accountable for quantitative and qualitative oversight and challenge of the risk management processes and for developing the risk management system. Compliance is responsible for ensuring that business practices stay within legal and regulatory requirements. Internal Audit provides an independent assessment of the risk system and internal control processes.

Within the Group's operating departments, there are a number of individuals identified to fulfil the role of the Risk Correspondent. They are the point of contact for the Company's Risk Management Team to coordinate risk event reporting and to participate in the conducting of the department's risk assessment process.

The Company Board has overall responsibility for determining risk appetite, which is an expression of the risk the business is willing to take. The oversight of risk and risk management at the Group level is supported by the Risk & Control Committee that focuses on financial, strategic and governance risks as well as on Operational and Reputational risks.

Capital management

In the reports on the financial strength of the Company, capital and solvency are measured according to the regulations prescribed by the *Commissariat aux Assurances*. These regulatory capital tests are based on required levels of solvency capital and a series of prudent assumptions with respect to the type of business written by the Company.

The Company's objectives in managing its capital are:

- to match its assets and liabilities profiles, taking into account the risks inherent to the business;
- to satisfy its regulatory requirements.

The Company's capital management policy is designed to ensure that the nature and the amount of capital are sufficient to meet regulatory capital requirements and that the Company is adequately capitalised for the risks inherent to the business written.

Throughout 2017, the Company's capital level was maintained in accordance with the capital management policy. As at 31 December 2017, the Company's quarterly solvency ratio was 253% (2016: 232%) under Solvency I regime and 167% under Solvency II regime (2016: 164%).

In 2017, the Company did conduct successfully for the fourth time ORSA (Own Risk Solvency Assessment) that analyses the solvency impact of various stresses and scenarios.

Corporate governance

Decisions engaging the Company may be taken at different levels: the General Meeting of Shareholders, the Board of Directors and the Managing Director.

General Meeting of Shareholders

The General Meeting of Shareholders is not involved in the day-to-day operations of the Company. Its role is to review and approve the strategy proposed by the Board of Directors and to control its implementation. To do so, the General Meeting of Shareholders is principally given the authority to appoint the Directors and the Managing Director and to approve the Annual Accounts.

Board of Directors

The Board of Directors of the Company is currently composed of seven Directors and is principally in charge of determining the Company's strategy. In this context, it reviews the means of achieving the objectives, establishes internal controls, monitors and evaluates the performance against the strategic plans and budgets.

To do so, it is given all the powers not expressly reserved to the General Meeting of Shareholders by law or by the Articles of Association.

Managing Director

The Managing Director is in charge of day-to-day operations and has all the powers required to fulfil this role. The Managing Director is the preferred, if not exclusive, point of contact between the Company and the *Commissariat aux Assurances*.

Directors, appointments and resignations

Situation as at year-end

As of 31 December 2017, the Board of Directors is composed of seven Directors:

Mr. Michel Wolter	Director (Independent) and Chairman of the Board
Mr. Paul Wolff	Director (Independent)
Mr. Thierry Porté	Director (Group Executive Chairman)
Mr. Marc Stevens	Director / Managing Director (Group Chief Executive Officer)
Mr. Christopher Baker	Director (Independent)
Mr. Jean-Luc Jancel	Director (Independent)
Mr. Peter Yordan	Director (Non-executive)

New appointment and resignations during the year:

None.

Subsequent events

There are no subsequent events requiring a disclosure or that could affect the annual accounts of the Company for the year ended 31 December 2017.

Luxembourg, 10 April 2018

Marc Stevens

Managing Director
Member of the Board of Directors

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To the Sole Shareholder of

The OneLife Company S.A.

38, Parc d'Activités de Capellen

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REPORT OF THE REVISEUR D'ENTREPRISES AGREE

Report on the Audit of the annual accounts

Opinion

We have audited the annual accounts of The OneLife Company S.A. (the "Company"), which comprise the balance sheet as at 31 December 2017, and the profit and loss account for the year then ended, and notes to the annual accounts, including a summary of significant accounting policies.

In our opinion, the accompanying annual accounts give a true and fair view of the financial position of the Company as at 31 December 2017, and of the results of its operations for the year then ended in accordance with Luxembourg legal and regulatory requirements relating to the preparation and presentation of the annual accounts.

Basis for Opinion

We conducted our audit in accordance with the EU Regulation N° 537/2014, the Law of 23 July 2016 on the audit profession (Law of 23 July 2016) and with International Standards on Auditing (ISAs) as adopted for Luxembourg by the *Commission de Surveillance du Secteur Financier* (CSSF). Our responsibilities under those Regulation, Law and standards are further described in the "Responsibilities of the *Réviseur d'Entreprises Agréé* for the Audit of the annual accounts" section of our report. We are also independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) as adopted for Luxembourg by the CSSF together with the ethical requirements that are relevant to our audit of the annual accounts, and have fulfilled our other ethical responsibilities under those ethical requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Société à responsabilité limitée au capital de 35 000 €
RCS Luxembourg B 67.895
Autorisation d'établissement : 10022179

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Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the annual accounts of the current period. These matters were addressed in the context of the audit of the annual accounts as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

- IT migration:

Risk description:

During the year ended December 31, 2017, the Company implemented an IT migration project whereby the Company has decommissioned policy administration and accounting applications and transferred the administration and bookkeeping of the related insurance policies into a single policy administration and accounting IT platform.

As part of this IT migration project, interfaces and feeds of account balances and classes of transactions arising from the administration of insurance policies into the financial ledger have been upgraded.

In this context, the IT migration in respect of migration procedures to ensure that data transfers between systems impacting the underlying data supporting annual accounts are complete and accurate has been considered as a key audit matter.

Audit responses:

With the assistance of our internal IT audit specialists, our procedures included:

- The assessment of the design and implementation of key controls which management performed on the change management process and governance oversight in implementing the IT migration project and particularly with respect to data migration and reconciliation plans. This included assessing the design and implementation of key controls over reconciliations of data transferred between systems through re-performance or inspection.
- The re-performance of reconciliations between the trial balance from the decommissioned accounting system and the trial balance transferred into the migrated accounting IT platform.
- The performance of substantive testing on significant account balances and classes of transactions affected by the IT migration by agreeing a sample of balances and transactions recorded to third party evidence.

Other information

The Board of Directors is responsible for the other information. The other information comprises the information stated in the annual report including the Directors' report but does not include the annual accounts and our report of the *Réviseur d'Entreprises Agréé* thereon.

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Our opinion on the annual accounts does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the annual accounts, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the annual accounts or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report this fact. We have nothing to report in this regard.

Responsibilities of the Board of Directors and Those Charged with Governance for the annual accounts

The Board of Directors is responsible for the preparation and fair presentation of these annual accounts in accordance with Luxembourg legal and regulatory requirements relating to the preparation and presentation of the annual accounts, and for such internal control as the Board of Directors determines is necessary to enable the preparation of annual accounts that are free from material misstatement, whether due to fraud or error.

In preparing the annual accounts, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Responsibilities of the Réviseur d'Entreprises Agréé for the Audit of the Annual accounts

The objectives of our audit are to obtain reasonable assurance about whether the annual accounts as a whole are free from material misstatement, whether due to fraud or error, and to issue a report of the *Réviseur d'Entreprises Agréé* that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the EU Regulation N° 537/2014, the Law of 23 July 2016 and with ISAs as adopted for Luxembourg by the CSSF will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual accounts.

As part of an audit in accordance with the EU Regulation N° 537/2014, the Law of 23 July 2016 and with ISAs as adopted for Luxembourg by the CSSF, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the annual accounts, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our report of the *Réviseur d'Entreprises Agréé* to the related disclosures in the annual accounts or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our report of the *Réviseur d'Entreprises Agréé*. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the annual accounts, including the disclosures, and whether the annual accounts represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the annual accounts of the current period and are therefore the key audit matters. We describe these matters in our report unless law or regulation precludes public disclosure about the matter.

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Report on Other Legal and Regulatory Requirements

We have been appointed as *Réviseur d'Entreprises Agréé* by the General Meeting of the Sole Shareholder on April 13, 2017 and the duration of our uninterrupted engagement, including previous renewals and reappointments, is 7 years.

The directors' report is consistent with the annual accounts and has been prepared in accordance with applicable legal requirements.

We confirm that the audit opinion is consistent with the additional report to the audit committee or equivalent.

We confirm that the prohibited non-audit services referred to in the EU Regulation N° 537/2014 were not provided and that we remain independent of the Company in conducting the audit.

For Deloitte Audit, *Cabinet de Révision Agréé*

Jérôme Lecoq, *Réviseur d'Entreprises Agréé*
Partner

April 12, 2018

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THE ONELIFE COMPANY S.A. BALANCE SHEET AS AT 31 DECEMBER 2017

Assets

EUR	Note	2017	2016
Intangible assets	**4**	**7,192,751**	**7,966,861**
Investments	**5**	**104,509,475**	**117,979,181**
Other financial investments		104,509,475	117,979,181
Shares and other variable yield transferable securities and units in unit trusts		15,037,159	3,865,431
Debt securities and other fixed income transferable securities		83,846,226	109,939,470
Other loans		126,090	174,280
Deposits with credit institutions		5,500,000	4,000,000
Investments for the benefit of life insurance policyholders who bear the investment risk	**6**	**5,193,903,898**	**5,014,782,744**
Reinsurers' share of technical provisions		**-**	**42,137**
Claims outstanding		-	42,137
Debtors		**28,501,675**	**23,429,906**
Debtors arising out of direct insurance operations		180,128	1,512,208
Other debtors	7	28,321,547	21,917,698
Other assets		**60,071,221**	**60,941,499**
Tangible assets and stocks	8	300,355	325,417
Cash at bank and in hand		59,770,866	60,616,082
Prepayments and accrued income		**22,601,297**	**25,540,594**
Accrued interest and rent		1,178,645	1,430,192
Deferred acquisition costs		14,278,949	16,240,959
Other prepayments and accrued income		7,143,703	7,869,443
Total assets		**5,416,780,317**	**5,250,682,922**

The accompanying notes form an integral part of the Annual Accounts.

Liabilities

EUR	Note	2017	2016
Capital and reserves	**9, 10**	**59,839,194**	**56,917,570**
Subscribed capital		32,230,000	32,230,000
Share premium account		3,613,792	3,613,792
Reserves		8,188,350	8,188,350
Profit brought forward		9,885,428	8,453,152
Profit (Loss) for the financial year		5,921,624	4,432,276
Subordinated liabilities	**7, 12**	**14,041,019**	**14,041,019**
Technical provisions		**94,881,656**	**111,249,997**
Life insurance provision		94,819,128	103,049,209
Claims outstanding		62,528	52,672
Provision for bonuses and rebates	11	-	8,148,116
Technical provisions for life insurance policies where the investment risk is borne by the policyholders		**5,193,903,898**	**5,014,782,744**
Provisions for other risks and charges		**9,627,688**	**9,440,937**
Provisions for taxation		1,217,965	1,383,000
Other provisions		8,409,723	8,057,937
Creditors	**12**	**43,148,122**	**43,102,910**
Creditors arising out of direct insurance operations		35,912,269	39,851,662
Creditors arising out of reinsurance operations		173,357	210,133
Other creditors, including tax and social security	7	7,062,496	3,041,115
Accruals and deferred income	**7**	**1,338,740**	**1,147,745**
Total liabilities		**5,416,780,317**	**5,250,682,922**

The accompanying notes form an integral part of the Annual Accounts.

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THE ONELIFE COMPANY S.A. PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2017

Technical account - life insurance business

EUR	Note	2017	2016
Earned premiums, net of reinsurance	**14**	**504,767,306**	**352,547,572**
Gross premiums written		505,625,764	353,451,193
Outward reinsurance premiums	15	(858,458)	(903,621)
Investment income		**95,814,430**	**90,608,532**
Income from other investments		47,806,314	53,920,958
Gains on realisation of investments		48,008,116	36,687,574
Unrealised gains on investments		**429,547,557**	**513,362,924**
Other technical income, net of reinsurance		**3,616,214**	**782,820**
Claims incurred, net of reinsurance		**(548,065,985)**	**(548,477,285)**
Claims paid		(548,013,992)	(548,480,867)
Claims paid, gross		(548,154,880)	(548,615,094)
Claims paid, reinsurer's share	15	140,888	134,227
Change in the provisions for claims		(51,993)	3,582
Change in the provisions for claims, gross		(9,856)	17,916
Change in the provisions for claims, reinsurer's share	15	(42,137)	(14,334)
Change in other technical provisions, net of reinsurance		**(170,891,073)**	**130,191,609**
Change in life insurance provision, net of reinsurance		(170,891,073)	130,191,609
Change in life insurance provision, gross amount		(170,891,073)	130,191,609
Bonuses and rebates, net of reinsurance		**8,148,116**	**1,752,350**
Net operating expenses		**(47,901,210)**	**(56,007,307)**
Acquisition costs		(22,049,004)	(15,173,868)
Change in deferred acquisition costs		(1,962,010)	(3,464,704)
Administrative expenses	16, 17	(24,203,268)	(37,781,389)
Reinsurance commissions and profit participation	15	313,072	412,654
Investment charges		**(38,809,657)**	**(56,956,798)**
Investment management charges, including interest		(24,476,097)	(21,085,676)
Losses on realisation of investments		(14,333,560)	(35,871,122)
Unrealised losses on investments		**(229,716,247)**	**(423,307,552)**
Other technical charges, net of reinsurance		**(938,640)**	**-**
Balance on the technical account - life insurance business		**5,570,811**	**4,496,865**

The accompanying Notes form an integral part of the Annual Accounts.

Non-technical account

EUR	Note	2017	2016
Balance on the technical account – life insurance business		5,570,811	4,496,865
Other Income		1,348,067	489,462
Tax on profit or loss on ordinary activities	20	-	(6,420)
Other charges, including value adjustments		(690,790)	(286,846)
Profit (Loss) on ordinary activities after tax		6,228,088	4,693,061
Other taxes not shown under the preceding items	20	(306,464)	(260,785)
Profit (Loss) for the financial year		5,921,624	4,432,276

The accompanying Notes form an integral part of the Annual Accounts.

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NOTES TO THE ANNUAL ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2017

Note 1 – General

The OneLife Company S.A. (the "Company") is a life insurance company incorporated in the Grand-Duchy of Luxembourg under Luxembourg law as a Société Anonyme on 26 June 1990 under Luxembourg Commerce Register Number: B 34 402.

The Company is authorised by the *Commissariat aux Assurances* to provide life insurances, annuities, pensions and retirement benefits, and reinsurance operations of business of similar nature, and to conduct investment and real estate activity relating to the principal objective. The Company sources and administers its business through its head office in Luxembourg and through distribution partnerships in Luxembourg and other EU countries.

The parent company of The OneLife Company S.A. is The OneLife Holding S.à r.l. (the "parent company") which is incorporated in Luxembourg. For the purposes of these Annual Accounts, The OneLife Holding S.à r.l. and all its subsidiaries are referred to as the "Group".

In June 2016, the Group completed a rebranding of all its business under one single name - OneLife. At the same time, following the decision of the Extraordinary General Meeting, dated 7 June 2016, Private Estate Life S.A. was renamed The OneLife Company S.A.

As from 1 July 2016, all the activities carried out by FinAdmin E.I.G. ("FinAdmin") and its employees have been transferred to The OneLife Company S.A.

FinAdmin, an Economic Interest Grouping, was a Professional of the Financial Sector supervised by the *Commission de Surveillance du Secteur Financier,* providing services in support of the activities of Group undertakings, of which the Company was a member, and was dissolved on June 2016.

Note 2 – Presentation of Annual Accounts

The Annual Accounts have been prepared in accordance with Luxembourg law on the accounts of insurance and reinsurance undertakings (the Law) of 8 December 1994 as amended and in compliance with the generally accepted accounting policies for the insurance and reinsurance industry in the Grand-Duchy of Luxembourg. The accounting policies and the valuation rules are determined and applied by the Board of Directors.

The following significant general rules have been applied:
- the Company is on a going concern basis;
- the valuation methods are consistent from one financial year to the other, except where otherwise stated in the Annual Accounts;
- the prudence principle is followed;
- only realised profits are recognised, with the exception of life insurance business where the risk is borne by the policyholder;
- all foreseeable risks and potential losses which arise during the course of the financial year are taken into account;
- assets and liabilities are valued item by item.

All amounts in these Annual Accounts are presented in Euro (EUR).

Note 3 – Accounting policies

3.1 Translation of items expressed in foreign currencies

Assets and liabilities denominated in foreign currencies are translated into EUR at the exchange rates in effect at the balance sheet date.

Income and charges denominated in foreign currencies are converted into EUR at the exchange rate prevailing at the transaction date.

Gains and losses arising from foreign exchange translations are recognised in the Profit and Loss Account.

3.2 Intangible assets

Intangible assets are valued at purchase price including the expenses incidental thereto or at production cost, less cumulated depreciation amounts.

In case of durable depreciation in value, value adjustments are made in respect of intangible assets. The value adjustments are not maintained if the reasons for which the value adjustments were made have ceased to apply.

Intangible assets are composed of goodwill and technical policy management software.

The amortisation of the goodwill is recognised over an eight-year period, corresponding to the estimated lapse period of the in-force insurance portfolio of the absorbed entity at the date of the merger.

The Custy Policy Administration Software module is amortised over a 7 year period which corresponds to its estimated useful life. The Company has built its strategy on the integration of business operations around this tailor-made software.

Intangible assets are amortised over their estimated useful economic life, using the straight-line method at the following rate:

- Goodwill: 12.5%
- Software (Policy Administration module): 14.3%
- Software (other): 33%

3.3 Investments

Other financial investments

Shares and other variable yield transferable securities and units in unit trusts are valued at the lower of historical acquisition cost or realisable value (lower of cost or market).

Debt securities and other fixed income transferable securities are valued at amortised cost. Premiums paid over the redemption value and discounts received in consideration of the redemption value are amortised through the Profit and Loss Account over the period to maturity.

Deposits with credit institutions and other loans are valued at nominal value.

3.4 Investments for the benefit of life insurance policyholders who bear the investment risk

Investments for the benefit of life insurance policyholders who bear the investment risk are valued at market value. Changes in the value of these investments are recognised in the Profit and Loss Account under Unrealised gains on investments and Unrealised losses on investments.

The market value of the investments has been determined according to the following methods:

- Transferable securities admitted to an official stock exchange listing or traded on another regulated market are valued based on the last available market price. If such securities are listed on several markets, the last known price on the principal market is applied;
- Transferable securities not admitted to an official stock exchange listing or not traded on another regulated market, and transferable securities admitted to an official stock exchange listing or traded on another regulated market, but for which the last available price is not representative, are valued based on their reasonably foreseeable price determined based on available information provided by the custodian banks, other price providers or in the financial statements of these investments.

The value of Technical provisions for life insurance policies where the investment risk is borne by policyholders is set by reference to these investments.

3.5 Debtors

Debtors are valued at the lower of their nominal and their probable realisation value. Value adjustments are made when recoverability is questionable, either in part or entirely. These value adjustments are no longer carried when the reasons for which they were made cease to apply.

3.6 Other assets

3.6.1 Tangible assets and stocks

Tangible assets are valued at purchase price including the expenses incidental thereto or at production cost.

Tangible assets are amortised over their estimated useful economic lives, using the straight-line method at the following rates:

- Furniture: 20%,
- Fixture and fittings: over the remaining period of the lease or 20%.

Where the Company considers that a tangible asset has suffered a durable depreciation in value, an additional write-off is recorded in order to reflect this loss. These value adjustments are not continued if the reasons for which the value adjustments were made have ceased to apply.

3.6.2 Cash at bank and in hand

Cash at bank and in hand is valued at nominal value.

3.7 Prepayments and accrued income

3.7.1 Deferred acquisition costs

Acquisition costs relating to the life insurance policies are deferred and recognised as an asset. The deferred acquisition costs are amortised over the acquisition charge earning period, on a straight-line basis. Additional amortisation is recorded on fully surrendered policies and on policy with significant partial surrenders.

3.7.2 Other prepayments and accrued income

Other prepayments and accrued income include other expenditure incurred during the financial year which relates to a subsequent financial year and income relating to the current financial year, but which is not receivable until a subsequent financial year.

3.8 Subordinated liabilities

Subordinated loans are valued at nominal value. The interest expense on the loans is included in the Profit and Loss Account under "Investment management charges, including interest".

3.9 Technical provisions

3.9.1 Life insurance provision

The Life insurance provision consists of the estimated actuarial value of the Company's insurance liabilities, less the estimated actuarial value of the policyholders' commitments. It is calculated individually for each policy.

3.9.2 Claims outstanding

The provision for claims outstanding corresponds to the total estimated cost, including claim settlement costs, for settling all the claims arising from events, which have occurred up to the end of the financial year, less amounts already paid in respect of such claims. The provision for claims outstanding is calculated separately for each claim and does not include any discounts or deductions.

Reinsurers' share in claims outstanding represents the part of the gross technical provisions that the Company is entitled to recover from reinsurers under contractual reinsurance arrangements.

3.9.3 Provision for bonuses and rebates

The Provision for bonuses and rebates includes all amounts which are allocated to the revaluation of policyholders' policies for the financial year, or which are set aside in their favour and which represent the allocation of a surplus arising from all financial transactions relating to the segregated funds linked to these policies, after deduction of costs stipulated in the policy.

3.10 Technical provisions for life insurance policies where the investment risk is borne by the policyholders

Technical provisions cover liabilities relating to investments in the context of life insurance policies for which the value or the return is determined by reference to the investments for which the policyholder bears the risk.

The change in technical provisions for life insurance policies where the investment risk is borne by the policyholders is reported in the Profit and Loss Account under the caption "Change in other technical provisions, net of reinsurance".

3.11 Provisions for other risks and charges

3.11.1 Provisions for taxation

Provisions for taxation include the Company's best estimate of income tax liabilities for financial years for which a definitive taxation assessment has not yet been received from the fiscal authorities and final unpaid tax liabilities. Advance tax payments are recognised under Prepayments and accrued income.

3.11.2 Other provisions

Other provisions are intended to cover losses or liabilities the nature of which is clearly defined and which, at the balance sheet date, are either likely to be incurred or certain to be incurred, but uncertain as to the amount or as to the date on which they will arise.

3.12 Creditors

Creditors are valued at settlement value.

3.13 Accruals and deferred income

Accruals and deferred income consist of both income received before the balance sheet date, but relating to a subsequent financial year, and charges relating to the current financial year, but payable in a subsequent financial year.

3.14 Earned premiums, net of reinsurance

Earned premiums include business issued during the year.

Net earned premiums comprise outward reinsurance premiums consisting of premiums paid or payable with respect to outward reinsurance contracts entered into by the Company.

3.15 Claims incurred, net of reinsurance

Claims incurred comprise all payments made in respect of the financial year and the movement in the provision for claims outstanding.

3.16 Investment income and charges

Investment income comprises all investment income and realised investment gains. Investment charges include investment expenses, charges and interest expenses as well as realised losses on the disposal of investments.

3.17 Other technical income

Other technical income comprises mainly trailer fees and income related to structured products purchases.

3.18 Acquisition costs

Acquisition costs comprise direct costs arising from the conclusion of insurance policies and indirect costs relating to the sales structure, advertising and administrative costs connected with the issuance of policies.

3.19 Administrative expenses

Administrative expenses include overheads, which cannot be allocated to the recording of premiums, the management of claims or the management of investments and commissions relating to the on-going management of policies.

3.20 Allocated investment return transferred to the non-technical account

This income represents the total net investment return relating to assets that are transferred from the life insurance technical account to the non-technical account in order to better reflect the balance of the technical account relating to life business. Allocated investment return consists of dividends, realised gains and losses, and unrealised gains and losses arising from shareholder's investments.

Note 4 – Intangible assets

As at 31 December 2017 and 2016, intangible assets include a goodwill, which has been recognised as a result of the acquisition in 2015 of 100% of the shares of Altraplan Luxembourg S.A. ("Altraplan") by the Company and the subsequent merger by absorption of Altraplan by the Company. This goodwill amounts to EUR 2,007,610 and corresponds to the difference between the acquisition price of 100% of the shares of Altraplan and the value of its net asset value at the date of the merger. The acquisition price of Altraplan has been determined based on its estimated embedded value.

In accordance with Note 3.2, an amortisation charge of EUR 250,952 has been recognised in the Profit and Loss Account for the year ended 31 December 2017 and 2016, in the caption "administrative expenses".

As at 31 December 2017, the Board of Directors believes that there is no permanent impairment on the net book value of the goodwill amounting to EUR 1,254,756.

Other intangible assets are composed of technical software and developments transferred from FinAdmin when being absorbed by the Company as described in Note 1 and additional investments made after the transfer. As at 31 December 2017, the gross book value of intangible assets related to software amount to EUR 19,558,685 with cumulated depreciation amounting to EUR 13,620,690.

The movements in intangible assets during the financial year are summarised as follows:

EUR	Goodwill	Other	Total
Gross book value as at 31 December 2016	2,007,610	16,946,082	18,953,692
Additions and acquisitions of the year	-	2,612,603	2,612,603
Gross book value as at 31 December 2017	**2,007,610**	**19,558,685**	**21,566,295**
Accumulated amortisation as at 31 December 2016	(501,902)	(10,484,929)	(10,986,831)
Amortisation of the year	(250,952)	(3,135,761)	(3,386,713)
Accumulated amortisation as at 31 December 2017	**(752,854)**	**(13,620,690)**	**(14,373,544)**
Net book value as at 31 December 2016	1,505,708	6,461,153	7,966,861
Net book value as at 31 December 2017	**1,254,756**	**5,937,995**	**7,192,751**

Note 5 – Other financial investments

As at 31 December 2017, the book and market values of other financial investments are as follows:

EUR	Book value at 31.12.2017	Market value at 31.12.2017
Shares and other variable yield transferable securities and units in unit trusts	15,037,159	15,073,480
Debt securities and other fixed income transferable securities	83,846,226	86,274,984
Other loans	126,090	126,090
Deposits with credit institutions	5,500,000	5,500,000
Total	**104,509,475**	**106,974,554**

The amortisation of discounts and premiums on fixed income securities is as follows:

EUR	2017	2016
Amortisation of discounts	23,543	29,010
Amortisation of premiums	1,535,918	2,254,551

The amortisation of discount on fixed income securities is shown under caption "Income from other investments". Discounts represent the negative difference between the purchase prices of these securities compared to the amount repayable at maturity and are written up in instalments over the period remaining until maturity. The amortisation of premium on fixed income securities is shown under caption "Investment management charges, including interest". Premiums represent the positive difference between the purchase prices of securities compared to the amount repayable to maturity and are written down in instalments over the remaining period to maturity.

The remaining unamortised discounts and premiums on fixed income securities are as follows:

EUR	2017	2016
Unamortised discounts	61,909	88,286
Unamortised premiums	3,970,118	5,486,261

Note 6 – Investments for the benefit of life insurance policyholders who bear the investment risk

As at 31 December 2017, investments for the benefit of life insurance policyholders who bear the investment risk amounted to EUR 5,193,903,898 (2016: EUR 5,014,782,744).

Note 7 – Amounts owed by and to affiliated undertakings

Amounts owed by and to affiliated undertakings are as follows:

EUR	2017	2016
Assets	18,336,820	21,496,501
Other debtors	18,336,820	21,496,501
Liabilities	8,554,361	8,376,861
Other creditors, including tax and social security	309,053	-
Accruals and deferred income	4,289	135,842
Subordinated liabilities	8,241,019	8,241,019

The subordinated liabilities are composed of two loans with The OneLife Holding S.à r.l.

Note 8 – Tangible assets

The movements in tangible assets and stocks during the financial year are summarised as follows:

EUR	Furniture	Fixture	Hardware	Total
Gross book value as at 31 December 2016	312,395	1,290,141	22,087	1,624,623
Additions and acquisitions of the year	-	36,936	17,402	54,338
Gross book value as at 31 December 2017	312,395	1,327,077	39,489	1,678,961
Accumulated amortisation as at 31 December 2016	(279,753)	(997,672)	(21,781)	(1,299,206)
Amortisation of the year	(14,368)	(64,298)	(734)	(79,400)
Accumulated amortisation as at 31 December 2017	(294,121)	(1,061,970)	(22,515)	(1,378,606)
Net book value as at 31 December 2016	**32,642**	**292,469**	**306**	**325,417**
Net book value as at 31 December 2017	**18,274**	**265,107**	**16,974**	**300,355**

Note 9 – Capital and reserves

The movements in capital and reserves during the financial year are broken down as follows:

EUR	Subscribed Capital	Share Premium	Reserves	Profit brought forward	Profit of the year	Total
As at 31 December 2016	**32,230,000**	**3,613,792**	**8,188,350**	**8,453,152**	**4,432,276**	**56,917,570**
Allocation of results 2016	-	-	-	-	-	-
Profit brought forward	-	-	-	1,432,276	(1,432,276)	-
Dividend distributed	-	-	-	-	(3,000,000)	(3,000,000)
Profit for the financial year 2017	-	-	-	-	5,921,624	5,921,624
As at 31 December 2017	**32,230,000**	**3,613,792**	**8,188,350**	**9,885,428**	**5,921,624**	**59,839,194**

During the annual general meeting of the Company's shareholder, held on 13 April 2017, it was resolved to distribute a dividend of EUR 3,000,000 to the sole shareholder of the Company.

The subscribed capital amounts to EUR 32,230,000 and is represented by 1,300,000 shares.

Note 10 – Reserves

The reserves amounting to EUR 8,188,350 (2016: EUR 8,188,350) are composed of the legal reserve of EUR 3,223,000 (2016: EUR 3,223,000) and a free reserve of EUR 4,965,350 (2016: EUR 4,965,350).

In accordance with Luxembourg company law, the Company allocates 5% of its net profit for each financial year until the legal reserve balance reaches 10% of the issued share capital. The legal reserve is not available for distribution to shareholders, except upon dissolution of the Company. During 2017, no allocation was made to the legal reserve. The total balance reached 10% of the issued share capital on 27 May 2008.

Note 11 – Provision for bonus and rebates

As at 31 December 2017, a balance of EUR 7,443,887, which was accounted for under provision for bonuses and rebates as at 31 December 2016, has been allocated to life insurance provision.

Note 12 – Classification of creditors according to duration

As of 31 December 2017, the classification of creditors based on their duration is as follows:

EUR	More than 5 years	Less than 5 years
Creditors arising out of direct insurance operations	-	35,912,269
Creditors arising out of reinsurance operations	-	173,357
Other creditors, including tax and social security	-	7,062,496
Subordinated liabilities	6,941,019	7,100,000

As of 31 December 2016, the classification of creditors based on their duration was as follows:

EUR	More than 5 years	Less than 5 years
Creditors arising out of direct insurance operations	-	39,851,662
Creditors arising out of reinsurance operations	-	210,133
Other creditors, including tax and social security	-	3,041,115
Subordinated liabilities	14,041,019	-

Note 13 – Other creditors, including tax and social security

Other creditors, including tax and social security amount to EUR 7,062,496 as at 31 December 2017 (2016: EUR 3,041,115), and include mainly VAT payable for EUR 520,714, general expenses payable of EUR 2,059,800 (2016: EUR 1,409,625) and related taxes amounting to EUR 1,730,500 2016: EUR 906,174). As at 31 December 2017, amounts owed to affiliated undertakings are EUR 309,053 (2016: nil).

Note 14 – Breakdown of gross premiums written

Gross premiums include an amount of EUR 505,625,764 related to life insurance business (2016: EUR 353,451,193).

Gross premiums written are broken down as follows:

EUR	2017	2016
Individual premiums	505,625,764	353,451,193
of which inwards reinsurance premium	-	67,434
Premiums under group policies	-	-
Total	**505,625,764**	**353,451,193**

EUR	2017	2016
Periodic premiums	1,487,612	3,073,044
Single premiums	504,138,152	350,378,149
of which inwards reinsurance premium	-	67,434
Total	**505,625,764**	**353,451,193**

EUR	2017	2016
Premiums from non-bonus policies	16,732	25,225
Premiums from bonus policies	135,123	196,209
Premiums from policies where the investment risk is borne by policyholders	505,473,909	353,229,759
of which inwards reinsurance premium	-	67,434
Total	**505,625,764**	**353,451,193**

The geographical distribution of gross premiums written is as follows:

EUR	2017	2016
Luxembourg	48,187,947	12,507,391
Other EU countries	457,338,135	340,479,511
Non EU countries	99,682	464,291
Total	**505,625,764**	**353,451,193**

Note 15 – Reinsurance balance

For the year ended 31 December 2017, the net reinsurance balance of the technical account amounts to a charge of EUR 446.635 (2016: charge of EUR 371,074).

Note 16 – Acquisition costs and commissions

Acquisition costs include direct commissions and other acquisition expenses, including an allocation of staff costs, which represent the cost of business acquisition activity.

The breakdown of the different commissions is as follows:

EUR	2017	2016
Acquisition commissions	4,168,247	4,510,809
Other commissions	18,936,016	22,484,830
of which "Trail / Renewal"	*18,462,147*	*21,957,017*
and "Switching commissions"	*473,869*	*527,813*

Other commissions are included in the Administrative expenses in the Profit and Loss Account.

Note 17 – Personnel employed during the year

The average number of persons employed by the Company during 2017 amounted to 146 (2016: 160) and is broken down into the following categories:

Number of persons	2017	2016
Management	70	66
Employees	76	94
Total	**146**	**160**

Employee related costs are included in administrative expenses and are broken down as follows:

EUR	2017	2016
Wages and salaries	11,797,773	11,997,003
Non periodical remuneration	1,540,251	249,603
Social security costs	1,799,808	1,776,206
of which pensions	*896,018*	*923,123*
Other costs	1,370,177	1,251,893

Note 18 – Remuneration to members of the Board of Directors

Emoluments granted to the members of the Board of Directors by reason of their responsibilities with respect to the financial year 2017 amounted to EUR 200,000 (2016: EUR 150,000) and are included in Administrative expenses in the Profit and Loss Account.

No commitments have been entered into with respect to retirement pensions for former members of the Board of the Company.

Note 19 – Commitments and advances granted to members of supervisory staff

The Company has no commitments with respect to retirement pension for former senior management. No advances or credits have been granted to senior management during 2017 and 2016. The Company has no commitments with respect to guarantees of any kind entered into on account of senior management.

Note 20 – Taxes

The Company is subject to the general tax regulations applicable to all companies in Luxembourg. The Company entered into a tax consolidation arrangement, together with other Group entities domiciled in Luxembourg.

Note 21 – Fees to the Réviseur d'Entreprises Agréé

The fees to the *Réviseur d'Entreprises Agréé* accounted for the year ended 31 December 2017 are equal to the amount to EUR 175,139 inclusive of VAT (2016: EUR 218,135), of which EUR 166,871 (2016: EUR 204,750) relate to the audit of the statutory annual accounts and the related regulatory report ("rapport distinct" in accordance with the circular letter 09/1 as amended, issued by the *Commissariat aux Assurances*), and EUR 8,268 (2016: EUR 13,385) fees for non-audit related services. The fees to the *Réviseur d'Entreprises Agréé* are included in the Administrative expenses in the Profit and Loss Account.

Note 22 – Information relating to consolidation

The annual accounts of the Company are included in the consolidated financial statements of its parent company, The OneLife Holding S.à r.l., that represents the smallest and the largest undertaking that draws up consolidated accounts. The consolidated financial statements are available at the registered office, located at 38, Parc d'Activités de Capellen, L-8308 Capellen, Luxembourg.

Note 23 – Related party transactions

Until June 2016, the Company was a member of FinAdmin, the purpose of which was to provide, among others, all services directly attributable to the accomplishment of commercial activities of its members, all of which are the members of the Group.

As described in the Note 1, FinAdmin has been liquidated in the course of 2016 and its assets and liabilities have been transferred to the Company.

In virtue of a reinsurance agreement signed between Altraplan and PEL Altraplan Gibraltar PCC Limited on 27 June 2014, for which the rights and obligations were subsequently transferred to the Company and to Augura Life Ireland dac, a reinsurance premium of EUR 67,434 has been accounted for during the year ended 31 December 2016 (2017: nil).

Reference is made to Note 7 regarding the amounts owed by and to affiliated undertakings.

Note 24 – Off-balance sheet commitments and contingencies

As at 31 December 2017, the Company has commitments amounting to EUR 2,518,240 (2016: EUR 2,846,449) in relation to IT hardware, software and IT contractors, commitments amounting to EUR 815,950 (2016: EUR 357,940) in relation to car leasing contractors and commitments amounting to EUR 3,644,597 (VAT included) in relation to building lease (2016: EUR 4,450,789).

Note 25 – Subsequent event

There are no subsequent events requiring a disclosure or that could affect the annual accounts of the Company for the year ended 31 December 2017.

ONE/NC/NC/MISC/0270/EN/001/1804

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