

**Quantum**  
life

**Innovative Ideas for Life Assurance**



“Quantum Life occupies a unique position in the European life assurance market. There is no other life office that does what we do.”



Quantum Life is a **specialist** life assurance company domiciled in the Principality of Liechtenstein.

## What we do

Quantum Life's mission is:

*To build an outstanding and respected European life assurance business, specialising in delivering bespoke product solutions for dedicated distribution partners.*

Our business strategy is based on the following philosophy:

We believe in focusing on our core competence of using **actuarial techniques** to deliver innovative and customised life assurance products for selected distribution partners. We deliberately outsource everything else.

Quantum Life only undertakes **bespoke** product assignments. We do not develop products for general distribution. We will only develop a product idea once we have a committed source of distribution. It is this approach that allows us to customise each product to the specific requirements of each target group of our distribution partner.

Quantum Life has an enviable record for bringing **innovative** product ideas to the market. We believe that innovation is the life blood of our business.

An important part of our business philosophy is understanding what we do well and outsourcing everything else to experts in those fields. Distribution and Information Technology are two examples of our **partnership** model: We have no internal distribution capability and therefore work exclusively with external distribution partners. Similarly, by outsourcing our IT to expert companies we are able to secure the best delivery of our products to clients and end users.

## Our products

Quantum Life does not have a standard product range. All our products result from assignments from our distribution partners. The founders of our business have more than thirty-five years of product development experience. This experience, plus the actuarial tool set of our team of expert staff, allows us to develop products that include:

- Term assurance and mortgage protection products
- Standard and enhanced annuity products
- Critical illness, injury and disability products
- Portfolio bond products
- Unit linked products
- Customised pension fund solutions

By using our actuarial skills and challenging conventional thinking, Quantum Life delivers innovative product solutions that are uniquely differentiated.

Our **sophisticated IT** platform enables us to issue new contracts fast and efficiently. And because our distribution partners are linked to us online, they can monitor new cases and their business with us whenever they need to.



“Liechtenstein’s main export product is research-intensive, innovative high technology products. This provides an ideal environment for Quantum Life. We want Quantum Life to be the **leading provider** of bespoke life assurance solutions in Europe.”

- Management of Quantum Life -

## Some examples

Quantum Life pioneered the introduction of **enhanced annuity** products in Continental Europe. Conventional annuities take account of only age and gender. Quantum Life's enhanced annuity products cover the full spectrum of possible rating factors. We are able to make allowance for lifestyles factors as well as medical conditions. This means that clients who smoke, or suffer from a medical condition that impairs their life expectancy will benefit from taking a Quantum annuity. In certain instances, a Quantum enhanced annuity will pay **forty percent more** than the amount of a conventional annuity. In addition, we have developed a sophisticated web-based system that allows the rate to be calculated online. By combining our actuarial expertise with

sophisticated technology we can issue new enhanced annuity contracts within twenty minutes.

The **critical illness** product we developed for a client in Switzerland covers 40 illnesses and insured events. In addition to the wide range of options covered, the product was developed to meet certain **specific requirements** they had. By using a universal life concept, the policy continues even after a claimable event has occurred. Claims are categorised, and the size of the benefit paid depends on the severity of the illness incurred.



"Quantum Life creates only bespoke products and solutions. This means that our products are automatically **differentiated** from those of other life offices."

- Management of Quantum Life -

## Our markets

Quantum Life operates **across Europe**. Decisions on whether to enter a new market or develop a new product are driven by the requirements of our distribution partners. The following summary gives a good idea of the products Quantum Life has developed for distribution partners in different markets:

- In **Germany**, we developed a customised enhanced annuity product for a distribution channel focusing on the elderly.
- We have developed a range of unit linked products for clients in **Germany, Austria, Switzerland and Italy**.
- Quantum Life has developed a lifestyle annuity for a subsidiary of the largest health insurance company in **Switzerland**.
- We have developed portfolio bond products for various private banks and wealth management businesses.
- In **Italy**, Quantum Life developed a unique unit linked savings products for an intermediary network.
- In the **United Kingdom**, we have developed a mortgage protection policy for a fiduciary business with clients investing in property.
- We have developed term assurance and critical illness products for third party administrators servicing distribution channels in **Switzerland, the Netherlands and the United Kingdom**.
- Using the new EU Pensions Directive, we are developing various bespoke pension solutions for clients in a number of **EU countries**.



When we develop products, we work closely with our distribution partners and **listen carefully** to their ideas, tweaking the product to their specific requirements.

“Quantum Life designed the product we wanted to our exact requirements. The way they managed the project to a tight deadline and involved us as **true partners** delivered exactly what they had promised.” Distribution Partner in Germany


## About Liechtenstein

Liechtenstein is a country of entrepreneurs and, together with its neighbours in Eastern Switzerland and the Austrian province of Vorarlberg, is part of a world-class “Entrepreneur Valley”. The trademarks of Liechtenstein are a liberal economic policy, low taxes and harmonious relationships between employers and employees. The financial services sector contributes 30% to the gross domestic product of Liechtenstein.

Liechtenstein offers investor-friendly legislation and a high ethical orientation. Tough penalties against money laundering and an efficient legal framework for resolving criminal matters strengthen international confidence. At the same time, Liechtenstein maintains a strict code

of customer secrecy, which underscores the protection of **privacy** and its liberal economic culture.

Liechtenstein also benefits from **two economic areas**: As a member of the European Economic Area since 1995, Liechtenstein has been in step with the European Union since 1995, but has also remained the Customs Treaty Partner of Switzerland since 1923. This is a key reason why Liechtenstein is so attractive as a financial centre for companies operating in Europe.



Liechtenstein is an almost uninterrupted economic success story. As a financial centre, Liechtenstein has gained trust internationally with high standards of quality. Its secret lies in **balance** - between innovation and tradition, renewal and continuity.

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Quantum Leben AG is authorised to do business in Austria, Belgium, Germany, Italy, Liechtenstein, The Netherlands, Switzerland, United Kingdom, Luxembourg, Ireland, France, Poland, Denmark, Sweden, Norwich and Finland.

Quantum Leben AG trades under the names Quantum Leben, Quantum Life, Quantum Vita and Quantum Vie.



Life Assurance Innovation made in Liechtenstein

Quantum Life is authorised for life assurance business by the Financial Markets Authority (FMA) in Liechtenstein (Registration Number FL-0002.124.995-9).