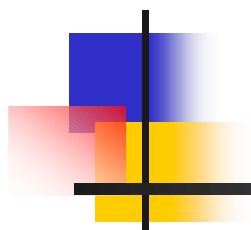




Your life assurance
administration software
on hire



An offer from



in partnership with





Promotion in partnership EXTEL

- EXTEL hires out the software package and all needed hardware capacity to you. Your access takes place via a leased line or by VPN
- EXTEL takes care of the implementation of your products within the software and the administration of the technical infrastructures
- EXTEL puts its team of experienced computer specialists and its technical know-how acquired since its creation in 1986 at your disposal



in cooperation with





Your advantages

- No heavy investment into hardware and no expensive acquisition of a licence
- No need to build your own team of computer scientists
- No need to engage your own experts for short to medium term missions



in cooperation with





Promotion in partnership HEPTA CONSULT

- HEPTA CONSULT brings in its life assurance experience
- HEPTA CONSULT certifies the conformity of the parameterisation to the technical specifications of the products
- HEPTA CONSULT guarantees the accuracy of the calculations and results delivered by the information system



in cooperation with





Your advantages

- No need to engage your own experienced staff to ensure the consistency and legal compliance of the parameterisation of your products
- No need to engage an experienced actuary to ensure the accuracy of the results delivered by OPUS-2000



in cooperation with





An easy choice

- Contrary to opting for a heavy IT investment in a long term perspective:
 - ALIAS is a service contract with a duration of 3 years and thereafter renewable on an annual basis
 - ALIAS can be selected for the administration of entire portfolios or of one or more single products
 - ALIAS is operational within 3 months

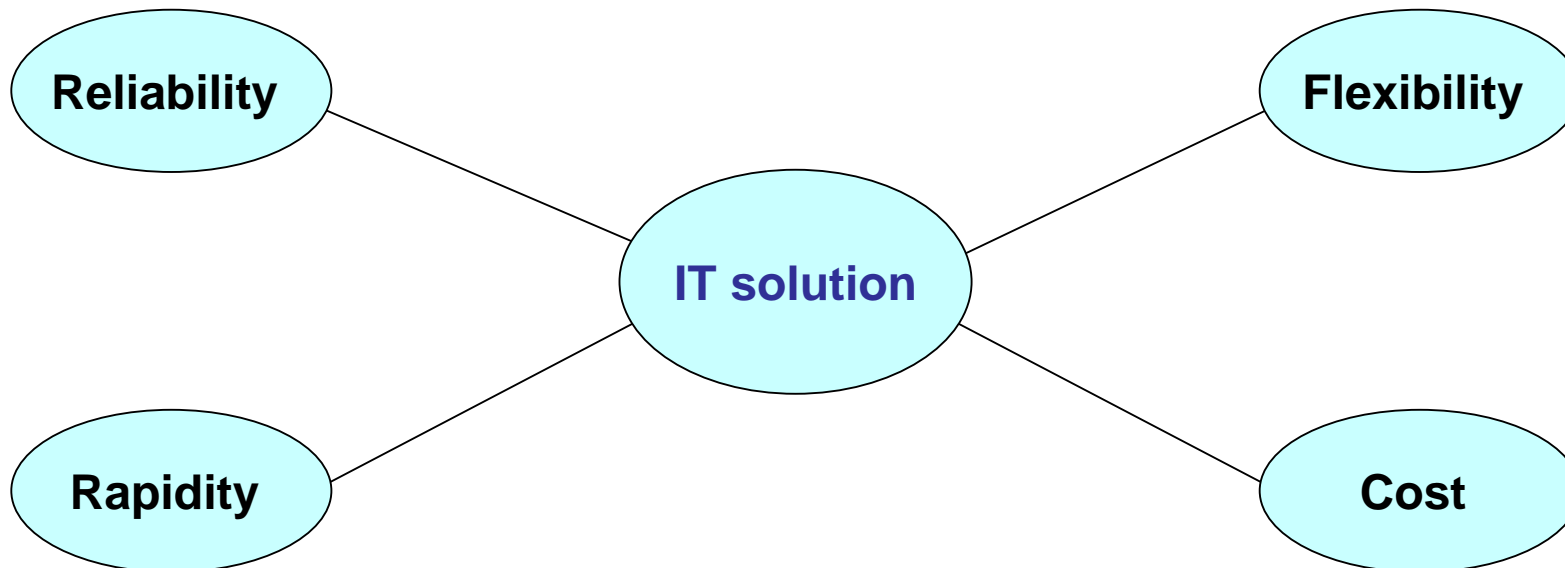


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Your needs



in cooperation with





Reliability of the tool

- ALIAS is a service of EXTEL INTERNATIONAL, a company created en 1989 in Luxembourg and specialised in providing IT solutions to life assurers
- ALIAS is based on the software package OPUS-2000 Life
- OPUS-2000 Life and its former versions have been running for many years to the satisfaction of prestigious clients like Generali-GPA, GE Capital, Legal & General, AXA-UAP...



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Flexibility in implementation

- OPUS-2000 Life handles individual life products, both traditional and unit-linked, group assurance, pensions as well as health assurance
- Its Front-Office called OPUS-2000.net gives you access to the user-friendliness and geographical flexibility of implementation of Internet solutions
- The tool is fully integrated, contains a powerful technical accountancy and leaves you the full control over your policy administration



in cooperation with





Rapidity at all levels

- The parameterisation of products and the creation of interfaces can be taken care of easily and rapidly
- The data capture and viewing screens can be installed wherever you like, in your agencies and branches or in the locations of your partners both in Luxembourg and abroad
- ALIAS allows you to react quickly and at any time to new market opportunities



in cooperation with





Costs under control

- You rent only the modules that you really need for your administration
- The availability of the Back-Office hardware, its administration and renewal as well as all backups are assured by EXTEL
- You pay a one-off entry fee into the service and then a flat rent per month increased by a variable amount calculated on the volume of your business



in cooperation with





Guaranteed confidentiality

- The Back-Office installed in the premises of EXTEL in Luxembourg handles only non-nominative data
- Nominative data is exclusively stored on the Front-Office server in your own premises and under your control
- The file merge takes place in the Front-Office in perfect respect of local confidentiality rules

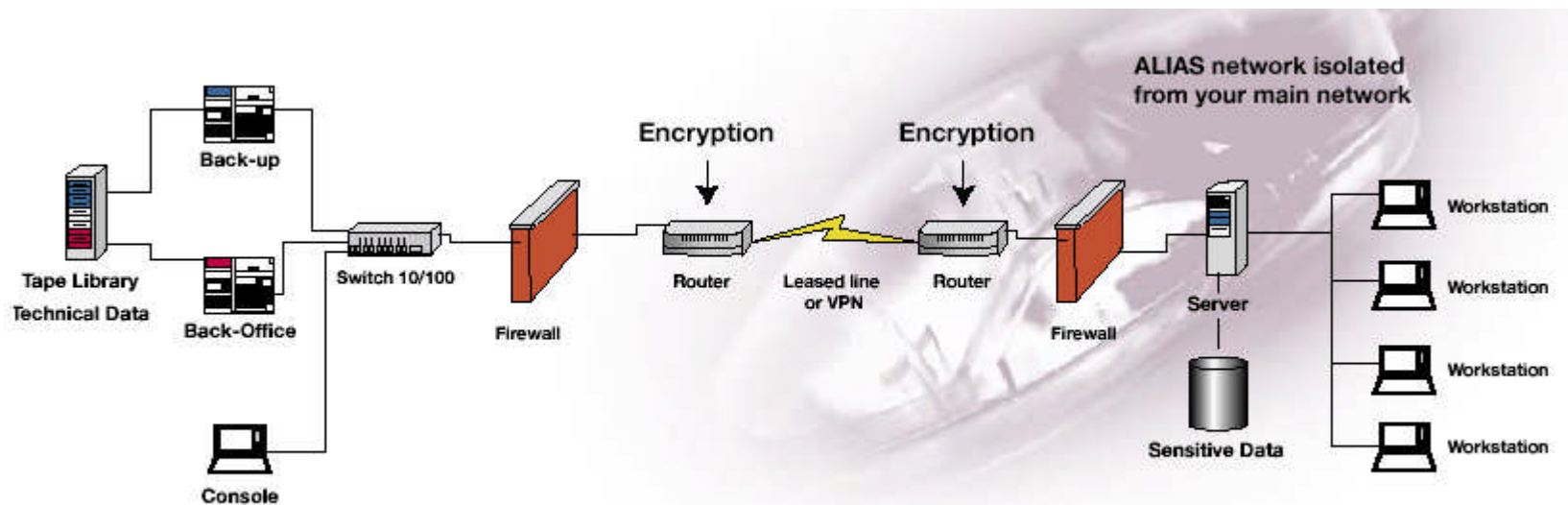


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Technical configuration



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Main advantages

- A stable IT provider, a proven tool, satisfied clients and a renowned firm of consulting actuaries guaranteeing the consistency of the parameterisation and results
- A tool which enables you to handle all types of products in a flexible and user-friendly environment
- The capacity for you to react quickly to new market opportunities
- A monthly cost which can be easily integrated into the pricing of your products



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Next steps

- Simulation of the monthly costs for your company
- Technical presentation and demonstration of ALIAS
- Pre-audit of your products
- Estimate of the implementation costs
- Implementation of the solution



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