

## Athora Lebensversicherung continues to bring more value to customers, surplus participation remains at 4.0% total interest rate in a challenging environment

- Athora 's investment strategy continues to show robust and sustainable results in times of volatile markets
- Surplus participation remains at a total interest rate of 4.0% for 2022

WIESBADEN, Germany, 22 December 2021 — Athora Lebensversicherung AG ("Athora Leben") continues to keep for the second consecutive year, its surplus participation for life policies to a total interest rate of 4.0% for next year. This includes a current interest rate of 3% and a terminal bonus of 1%. With this current interest rate, Athora Leben will be next year far above this year's average interest rate of 2.05% for classic life insurance contracts in the German market.

"We were able to maintain the positive development of Athora Group's business model. Our investment strategy and balance sheet management are delivering robust and sustainable results", says Claudius Vievers, CEO of the Management Board of Athora Lebensversicherung. He continues: "Combining efficient operations and proactive risk and capital management, we are bringing more value to customers in fulfilling their long-term insurance needs."

Since 2018 Athora group has implemented its strategic asset allocation in its German subsidiary. Key elements of the new approach are to focus our investments on international and broadly spread corporate credit and to avoid interest rate risks. Based on this, the overall healthiness of Athora Leben improved year over year with a sustainable outlook.

## About Athora Deutschland Holding GmbH & Co. KG

Athora Deutschland Holding GmbH & Co. KG is the parent company of the Athora Group in Germany. It provides diverse management services to the group's insurance companies and affiliated companies. Assets under administration amounted to almost €4.8 billion as of 31 December 2020.

## **About Athora Lebensversicherung AG**

Athora Lebensversicherung AG is a German insurance company focused on the efficient management of insurance portfolios in the areas of life, occupational disability and retirement planning. From its headquarters in Wiesbaden, Athora manages approximately 215,000 life and unit-linked contracts in Germany.

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