Cardif Lux Vie's 2025 results : Rising turnover that demonstrates the strength of its partnership model



The Company has reaffirmed its position among the leading players in the Luxembourg life insurance sector, underpinned by strong results and the diversity of its business model.

Thus, by 31 December 2025:

- Assets under management totalled 36 billion euros,
- Turnover totalled 3.7 billion euros,
- The net result1 was EUR 39.2 million.

In 2025, Cardif Lux Vie reported record premium income of €3.7 billion (up 16% on 2024), 67% of which was from unit-linked policies. The Company posted a net profit[1] of €39.2 million. Assets under management amounting to EUR 36 billion, up 8% compared with 2024.

Gross inflows in the Wealth Management segment amounted to €3.6 billion. The year was punctuated by a sustained sales drive to consolidate existing partnerships and diversify inflows. Concrete measures to expand the product range have therefore been implemented, both within the General Fund and in Unit-Linked products (commercial offers with boosted rates within the General

Fund, and the standardisation of the integration of private equity funds and structured products).

As for business in the Retail and Private Banking segments for Luxembourg residents and the Greater Region, premium income amounted to €90.5 million, a slight decrease (-1%) compared with 2024.

In 2025, Cardif Lux Vie continued to transform its operating model in order to adapt the organisation to the growing demands of its regulatory environment, the expectations of its partners and the rapid evolution of digital standards in the market (automation, digitalisation of customer journeys, use of new technologies). This initiative is part of a clear commitment to enhancing the Company's operational efficiency, ensuring the reliability of all its data and processes, and improving the quality of service provided to customers.

Finally, as a socially responsible insurer, Cardif Lux Vie places positive impact at the heart of its value proposition, integrating a CSR approach2 into its product offering, its range of investment vehicles and its activities within the Luxembourg ecosystem.

« Cardif Lux Vie remains committed to continuously improve the quality of service provided to its customers and is continuing its efforts to strengthen its partnership-based support, drive forward its digital transformation and automate its processes. This modernisation programme undertaken by Cardif Lux Vie is a key driver in addressing the future challenges of the Luxembourg life insurance market, whilst reinforcing a sustainable value proposition: to be a trusted partner, both today and tomorrow, which is high-performing, resilient to its operating environment, and sufficiently agile to innovate and seize market opportunities », said Arnaud de Dumast, CEO of Cardif Lux Vie.