



INSURANCE
FOR EVERYONE
AND EVERYTHING,
EVERYWHERE





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Chairman’s Message



Dear valued insured,

It is with great enthusiasm and pride that I connect with you as the Chairman of IFO-Global. Leading a team that is passionately dedicated to delivering insurance solutions that truly resonate with your needs is a privilege that inspires us daily.

At IFO-Global, we understand that insurance is not just about policies; it is about safeguarding your dreams, aspirations, and peace of mind. Our mission is to simplify this process, ensuring you have the protection you look for, no matter where life takes you.

Our commitment to excellence and innovation is unwavering. We continually strive to be at the forefront of the insurance industry, delivering first-class service to you, our valued clients.

Thank you for entrusting us with your confidence. It’s a responsibility we take seriously, and we are excited about the journey ahead. We are here to support you every step of the way and exceed your expectations.

Looking forward to serving you and making your insurance experience as seamless and worry-free as possible.

With warm regards,

Lucien Letayf
Chairman, IFO-GLOBAL

IFO-Global

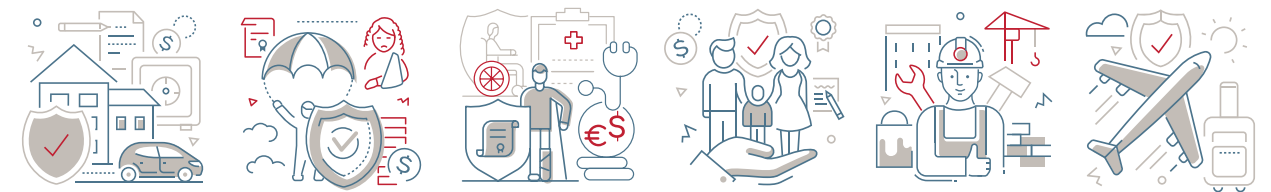
A unique profile in the insurance landscape

IFO-Global is an insurance brokerage firm based in Paris, London, and Beirut, offering insurance solutions both locally and internationally.

Our mission is to make things easier for individuals operating or residing in different parts of the world with specific requirements and needs related to their geographic situation and desired coverage.

Whether it's safeguarding your assets, ensuring your family's security, preserving your health, covering your liability, or guaranteeing business continuity, we advise you in your best interests and coherently, so you can avoid overlapping policies of the same nature.

Our extensive experience in the insurance field, our network of top-class insurers worldwide, our expertise in international markets, and our personalized approach to risk management enable us to provide you with excellent service.



Expert advisory services

IFO-Global's primary mission is to listen and understand your specific needs, evaluating the risks you are exposed to – whether they are simple or complex. Based on your risk profile, we design tailor-made solutions that perfectly match your expectations, with the most adapted coverage, at competitive rates.

The choice of insurers

We have established partnerships with the world's best insurance companies, allowing us to offer you a comprehensive range of products, wherever you are. We can also obtain advantageous conditions for you and provide advice based on comparative quotes from multiple companies. Additionally, we maintain strong relationships with specialized insurers to offer you competitive and personalized policies.

A global reach

As an international insurance broker, we are acutely aware of the complex and diverse needs of individuals or businesses based in multiple countries, and we are here to provide them with tailor-made and bespoke solutions, wherever they may be in the world. We will strive to consolidate and streamline your different insurance policies, providing you with a clear overview and efficient management of your insurance portfolio.



Proactive risk management

As a specialized broker in private client management, we have the expertise to assess the risks faced by high-net-worth individuals. We assist this segment of our clientele in risk management and wealth protection. Risk management includes identifying potential risks, recommending preventive measures, and implementing appropriate strategies. Managing insurance policies involves monitoring renewals, adjusting coverage based on changes in wealth, and coordinating claims.

A single point of contact

Our **“one stop shop”** concept ensures you have a single point of contact for all your inquiries. Instead of dealing with multiple agents or insurance companies, you can rely on an assigned and dedicated person. This significantly simplifies the insurance policy management process, saves you time, and spares you administrative hassles.

Efficient claims handling

In the event of a claim, we ensure our clients receive a swift and efficient assistance, even when they are far from their home country.

Digitalized service

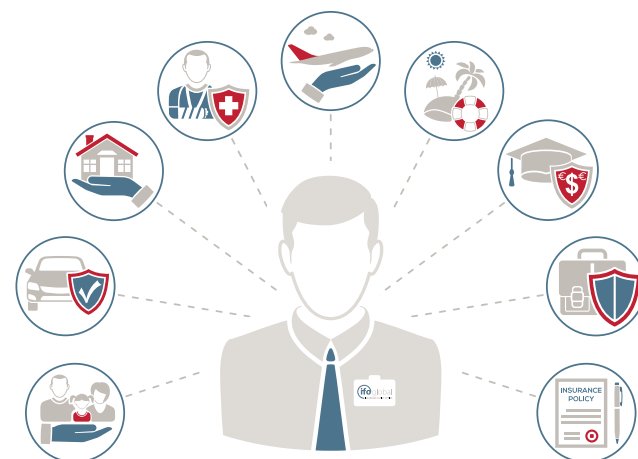
Our user-friendly interface, accessible from your mobile phone or tablet, allows you to track your insurance portfolio in real-time. You can review contracts, interact with your dedicated account manager, verify coverage and deductibles, request contract modifications, follow up, and report claims. This way, you maintain full control over your different types of insurance policies.

A holistic experience

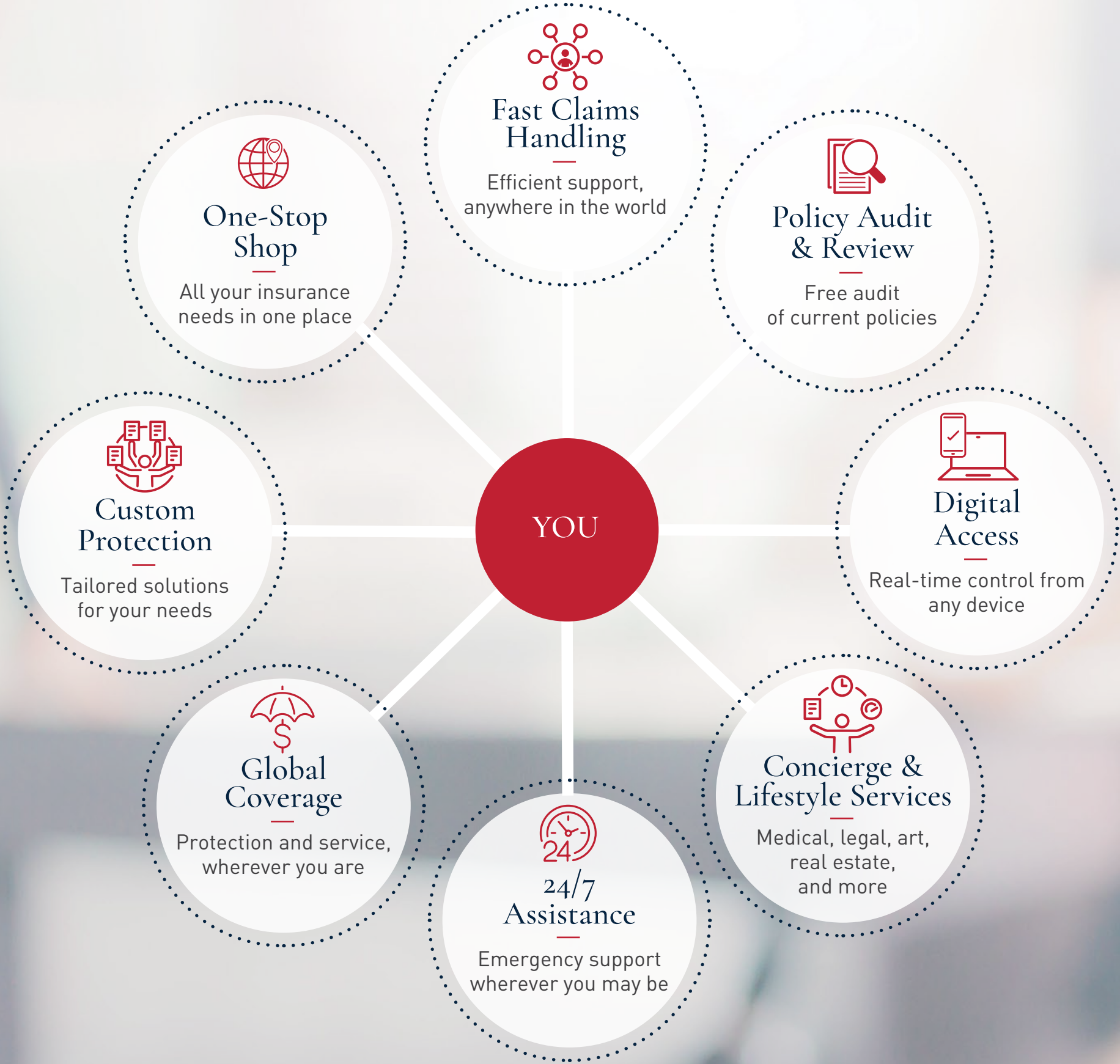
We offer a range of complementary services that can include medical, concierge services, legal assistance, real estate research and analysis, wellness coaching, art advisory, and more, to support projects that enhance your quality of life.

Health and Wellness Assistance

Recognizing that your health is your most precious asset, we provide a tailored prevention program for our policyholders. Developed by our wellness and health team, this program is designed to assist you in monitoring and enhancing your physical well-being, nutrition, sleep, and all factors contributing to your long-term health.



Why choose IFO-Global



*A trusted team of seasoned insurance professionals
and dedicated senior advisors, always at your service*



Lucien Letayf Jr
Chairman & CEO

Lucien held various positions within the Libano-Suisse Insurance Group for nearly 30 years, including executive committee president, risk committee president, board member, shareholder, and CEO. He also sits on the board of several financial institutions. Lucien holds a degree in insurance from Saint-Joseph University in Beirut and an MBA from ESA Business School and ESCP Europe. He is also a graduate of Harvard Business School (GMP 20), class of 2016.



Edouard Charaoui
Country Manager

Edouard (Teddy) collaborated with Bankers Insurance for 10 years before joining the Libano-Suisse Insurance Group as business development director, overseeing the private client department. Edouard is a qualified specialist in international insurance.



Laura Daccache
Assistant to the CEO
& Operations Manager

Laura was the CEO's assistant at Libano-Suisse Insurance Group for 15 years. Before that, she was the president-CEO's assistant at Chekerdjian Estate. Laura holds a degree in philosophy from Lebanese University's Faculty of Letters and Humanities and a diploma in administrative management from the American University of Beirut (AUB).



Vincent De Meyer
Sales & Business Development
Manager /Advisor

Vincent De Meyer, an Advisor with an extensive background in the insurance sector, was a former member of the Executive Committee (EXCO) of APRIL. He served as the CEO of April International Expat and held various positions within April, including Director of International Development and Director of April Patrimoine development. Vincent is also the Founder and CEO of EUGEN, a startup simplifying insurance for French people abroad. He holds a Maitrise in MKG Sales & Marketing from CNAM Lyon and an Executive MBA from HEC School of Management.



Karine Eid
Administration Manager

Karine worked for 10 years in the Accor Lebanon and Gulf hotel group before becoming the administrative manager of DW5 Architects agency.

She also managed a family business in the food and beverage sector as operations manager. Karine holds a bachelor's degree in insurance sciences from Saint-Joseph University in Beirut, with a specialization in marketing and sales.



Rachel Antone
Underwriting &
Quality Control Manager

With 25 years of experience in the insurance industry in France, Rachel is a seasoned professional with a wealth of expertise in her field. After spending 10 years as a partner in agency management at AXA Insurance, she co-founded several online insurance businesses. With her entrepreneurial spirit, she thrives on challenges and actively seeks innovative solutions. Rachel holds a degree in European business studies and an MBA in marketing, enabling her to navigate successfully in a complex and dynamic professional environment.



Caroline De La Gorce
Health Coach

Caroline De La Gorce, a seasoned Health Coach, was the Health Advisor and Co-founder at Atentic. She holds an MSc in Cognitive Science from Sweden, with courses spanning Cognitive Psychology, Neurology, Linguistics, Artificial Intelligence, Anthropology, and Philosophy. Additionally, she is a certified Health Advisor in Paleo/Lowcarb from MF Halsoutbildningar / Swedish Paleo Institute.

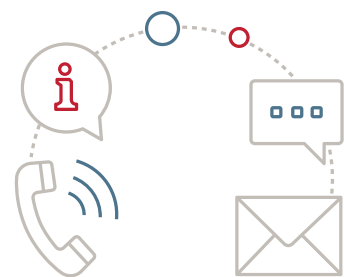


Lizette Scialom
Health Coach

Lizette Scialom is a Nutritional Therapist and Eating Psychology Coach with over a decade of experience in functional nutrition and eating psychology.

She helps individuals and organizations achieve lasting, health transformations through a science-based, practical approach. She empowers clients with the knowledge and tools needed to feel their best at every stage of life.

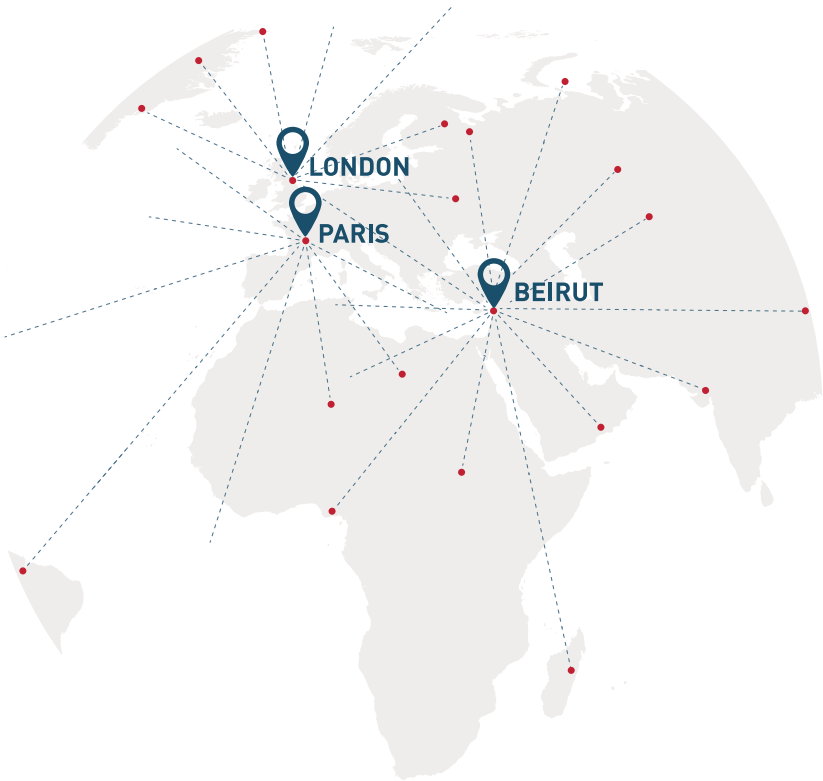
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Contact IFO-Global today to discuss your insurance needs and discover how we can help you obtain optimal protection tailored to your specific requirements, both locally and internationally.

