

MAKE YOUR
CAREER
IN THE
LUXEMBOURG
FINANCIAL
SECTOR

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LUXEMBOURG FINANCIAL SECTOR

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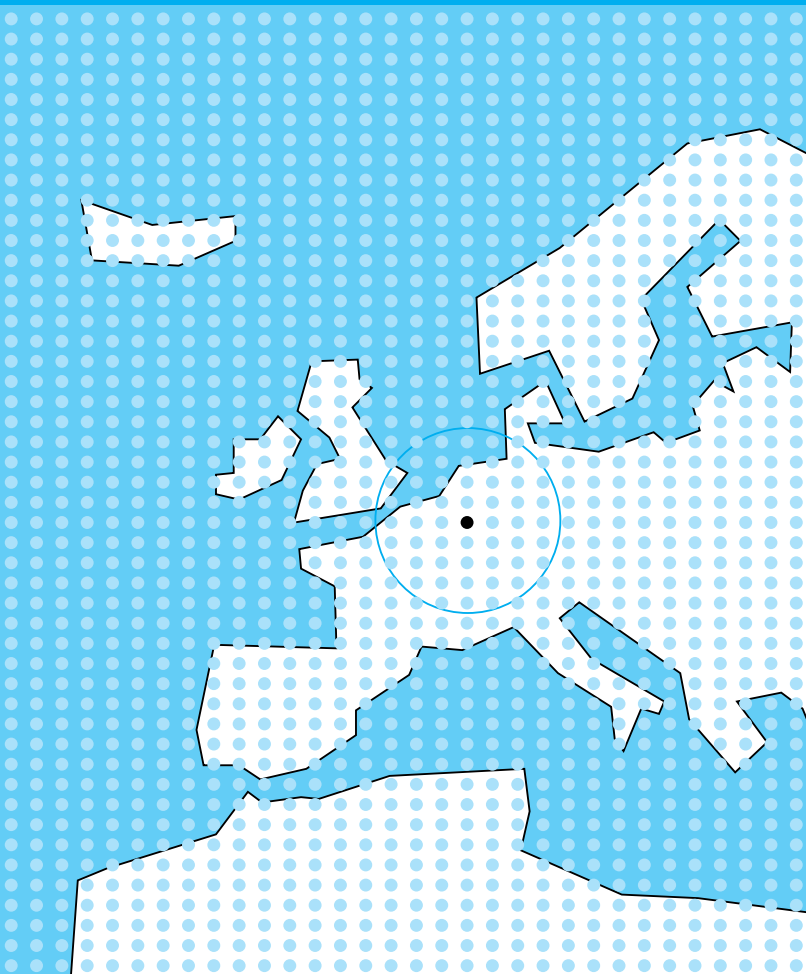
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WORKING

IN

LUXEMBOURG



Top 10 reasons for working in the Luxembourg financial sector

- 01 Internationally recognised financial centre
- 02 Wide range of career opportunities
- 03 Stepping stone to an international career
- 04 Multicultural, multilingual environment
- 05 High-quality working environment
- 06 Lifelong learning possibilities
- 07 Attractive wages
- 08 Favourable tax system
- 09 Excellent social security system
- 10 Political stability with good labour relations

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Presentation of the financial centre

The Luxembourg financial centre is globally recognised and is situated amongst the top ten international financial centres. Over 250 financial services providers and around 150 banks representing 22 countries have settled in Luxembourg. As of December 2007, the total assets of these banks amounted to 915 billion euros. Furthermore, with nearly a quarter of all European investment funds domiciled in Luxembourg, it is the leader of the European Fund Industry and second largest fund domicile in the world after the United States, with nearly two thousand billion euros in assets under management. Luxembourg also boasts a vibrant insurance industry, with 54 companies active in life assurance, 37 in non life, and an active reinsurance industry, which includes over 260 captive reinsurance companies domiciled in the Grand Duchy.

Working in the financial centre

Around 40,000 people are employed directly, and another 23,000 indirectly, by the financial services industry, of which around 23% are of Luxembourg nationality. The remaining 77% are composed of foreign residents in Luxembourg and cross-border commuters from neighbouring France, Belgium and Germany. As such, Luxembourg is characterised by a highly stimulating multinational and cosmopolitan environment. The financial centre is steadily recruiting skilled, multilingual staff. Registered employment growth in Luxembourg was 6% in 2007 and 7% in 2006.

Working in the Luxembourg financial centre is a challenging experience and, due to the presence of numerous multinational companies, can be the starting point for an international career. All the major banks have a branch or a subsidiary based in Luxembourg. In terms of professional training and higher education, Luxembourg is well equipped. With a view to promoting continuous training,

the Luxembourg School of Finance (a department of the University of Luxembourg) and the Luxembourg Institute for Training in Banking (IFBL) provide specific training in banking and finance. Furthermore, various training and higher education institutes are available.

General facts about the Luxembourg labour market

Luxembourg is politically stable, enjoys a low unemployment rate and has a healthy economy. As such, it is a very competitive world player.

The standard of living is extremely high, reflected in an average income of 3,726 euros/month and a minimum gross salary of 1,609 euros/month. In addition, Luxembourg's income tax rate for individuals is one of the lowest in Europe. The progressive income tax system is based on 17 brackets, with a maximum marginal tax rate of 38%.

All residents in Luxembourg benefit from a comprehensive social security system. It covers family benefits, unemployment insurance, work accident insurance, health care, old age and disability pensions as well as long-term care insurance. Employees and the self-employed are automatically enrolled in their respective state social security system and, in the majority of cases, benefits extend to family members, such as the spouse, children and other dependent family members in the household.

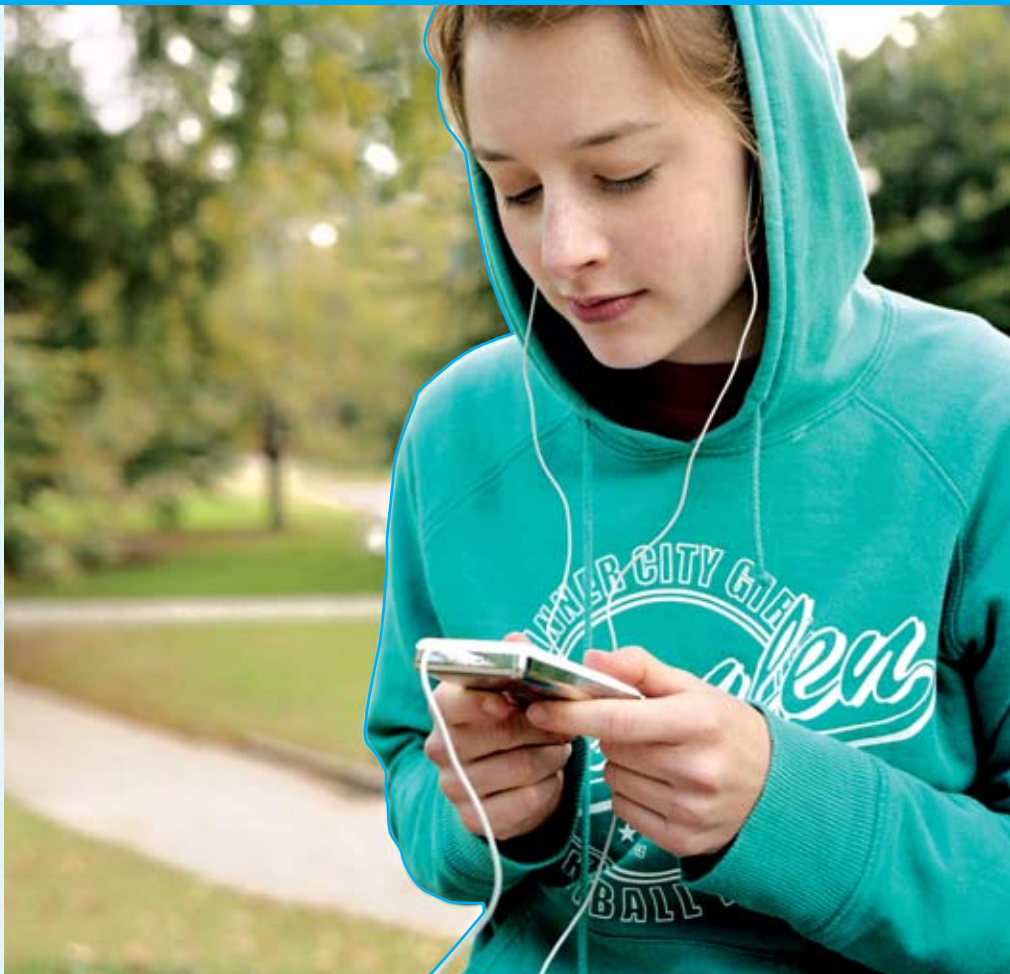
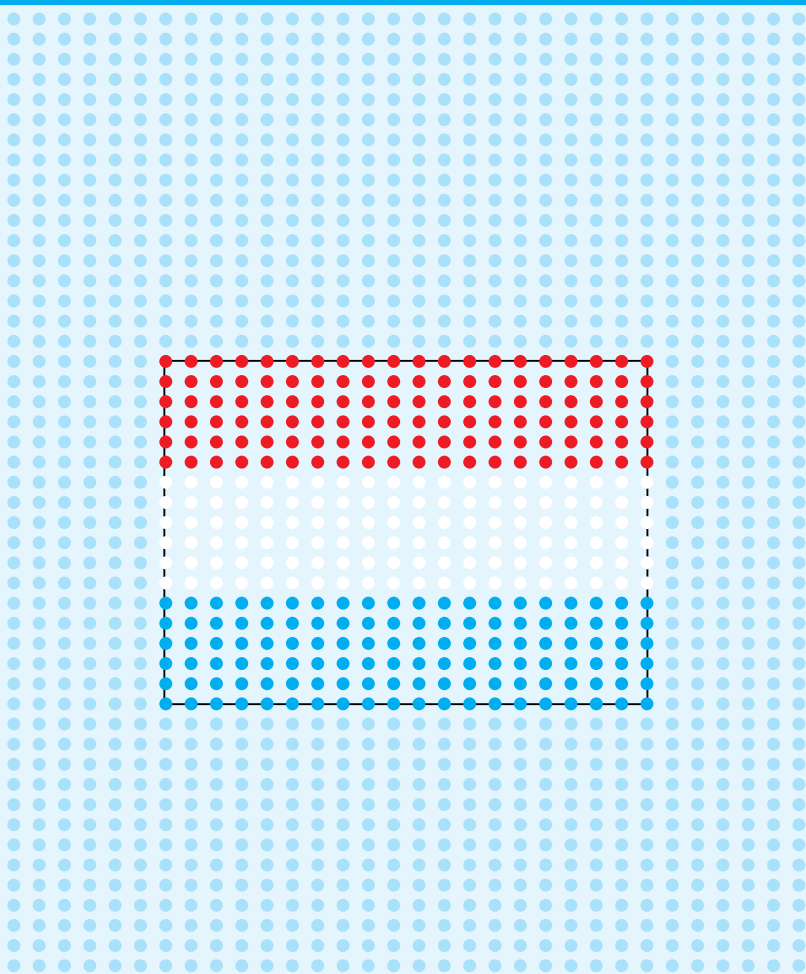
Regarding work permits for non EU-citizens, Luxembourg adopted new legislation in July 2008 that simplifies the granting of a work permit to highly qualified individuals.

Sources: CSSF, Commissariat aux Assurances, CODEPLAFI, STATEC



Internationally recognised financial centre || Wide range of career opportunities || Stepping stone to an international career || Multicultural, multilingual environment || High-quality working environment || Lifelong learning possibilities || Attractive wages || Favourable tax system || Excellent social security system || Political stability with good labour relations





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LIVING

IN

LUXEMBOURG

Top 10 reasons for living in Luxembourg





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- 01 International environment
- 02 Cultural scene of a capital city: concert halls, theatres, museums, festivals
- 03 Central location in Europe
- 04 Ease of travel: Luxembourg has an international airport and is on the French TGV network
- 05 Excellent sport infrastructure
- 06 Easy access to the countryside and short travelling distances
- 07 One of the safest cities in the world
- 08 Full range of educational systems
- 09 Stable political environment
- 10 High quality of living

// Ranked the world's least risky business environment (out of 203 countries).

Source: Global Insight, Country Risk Ratings, June 2007

// 3rd freest economy in Europe and 8th in the world (out of 157 countries).

Source: Heritage Foundation/Wall Street Journal, Index of Economic Freedom, 2007

// Ranked 4th most competitive market (out of 55 countries).

Source: IMD Global Competitiveness Index, 2007

// Ranked 18th out of 215 cities in the world (and 6th in Europe)

for overall quality of living.

Source: Mercer Human Resources Consulting, Worldwide Quality of Living survey, 2007



Geography

The Grand Duchy positions itself as "the green heart of Europe" and this claim is not exaggerated. With a territory of 2,586 square km (999 square miles), Luxembourg has a large and varied hinterland. Forest covers one third of the country and half the territory is used for agriculture, including extensive vineyards along the banks of the Moselle. The country offers an extraordinary variety of landscapes, from rolling countryside and woodlands to steep gorges, winding river valleys, mediaeval castles and the sub-Alpine scenery of the "Petite Suisse" (Little Switzerland). All this is available within a short drive from the capital Luxembourg City.

Population

The population of Luxembourg amounts to 476,000, of which some 42% are foreign residents. The financial sector and the EU Institutions account for a significant percentage of the foreign resident population. The booming local economy and excellent career opportunities attract talent from all over the world, making Luxembourg a truly cosmopolitan city. Indeed, more than 60% of Luxembourg City's inhabitants come from 143 different countries.

Language

Luxembourg has three official languages: French, German and the mother tongue Luxembourgish ("Lëtzebuergesch").

Luxembourgers are educated in a trilingual school system that enables them to mix easily with the populations of the surrounding countries: Belgium, France and Germany. This multilingual education, coupled with the immigration flows from Italy

and Portugal, results in Luxembourgers being extraordinarily open to different manners and customs. English is also a widely used language and it is possible to do business with the regulators and local professional service providers in this language.

Tradition

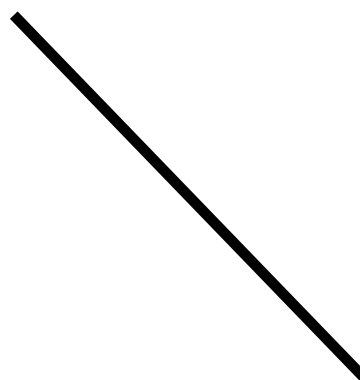
Luxembourg has a strong indigenous culture, which is distinct from any surrounding country. The calendar contains numerous feasts, fairs and other customs that go back to the Middle Ages and are still celebrated with energy, from the Echternach dancing procession and the "Octave", to the fireworks on the occasion of the 23rd June National Day and the yearly "Schueberfouer" fun fair.

Arts and leisure

As a capital city, Luxembourg benefits from a cultural offering out of all proportion to its size. There is a very lively music scene that revolves around venues such as "Den Atelier" and the "Rockhal" where major international acts as well as local talents perform. Many outdoor events take place in the summer, including the "Blues'n Jazzrallye" in the historic quarter "Grund" and open air festivals such as "Rock um Knuedler" and "Rock-A-Field".

The concert hall "Philharmonie Luxembourg" regularly attracts world famous artists, while the "Grand Théâtre" is home to a varied programme of international theatre, opera and ballet. Outside the professional world there is a lively community of amateur dramatics, choral groups and orchestral ensembles of all types, and the "Conservatoire de Musique" meets the needs of talented youngsters who wish to study music, ballet, singing and related

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subjects. Luxembourg has a number of excellent museums and art galleries, such as the museum of modern art "MUDAM", the "Musée d'Histoire de la Ville de Luxembourg" and the "Musée National d'Histoire et d'Art".

Sport

Luxembourg's countryside offers many outdoor sports opportunities. From hiking to cycling or even rock climbing, you'll be sure to find something to do. A wide range of water sports are available at the lake of Esch-sur-Sûre and the lake of Echternach and there are several golf courses around the country. Excellent sport infrastructures are available all over the Grand Duchy of which the national sports and cultural complex "d'Coque" and the Kockelscheuer leisure complex are worth mentioning.

In many fields, there are chances of playing in international games and competitions.

Education

The Luxembourg state school system welcomes large numbers of foreign children, for whom Luxembourgish, learnt in playschool, becomes the first lingua franca. German and French are taught intensively from an early age. There are also private schools that follow the Luxembourg curriculum.

Alternatives include local campuses of the International School and the European School, the French curricula "École Française" and "Lycée Vauban", St George's School (English curriculum) and a Waldorf School. The University of Luxembourg offers an increasing number of traditional and innovative subjects. Additionally, other

universities including the Sacred Heart University (USA), the Miami University (USA) and the Open University (UK) have a campus in Luxembourg.

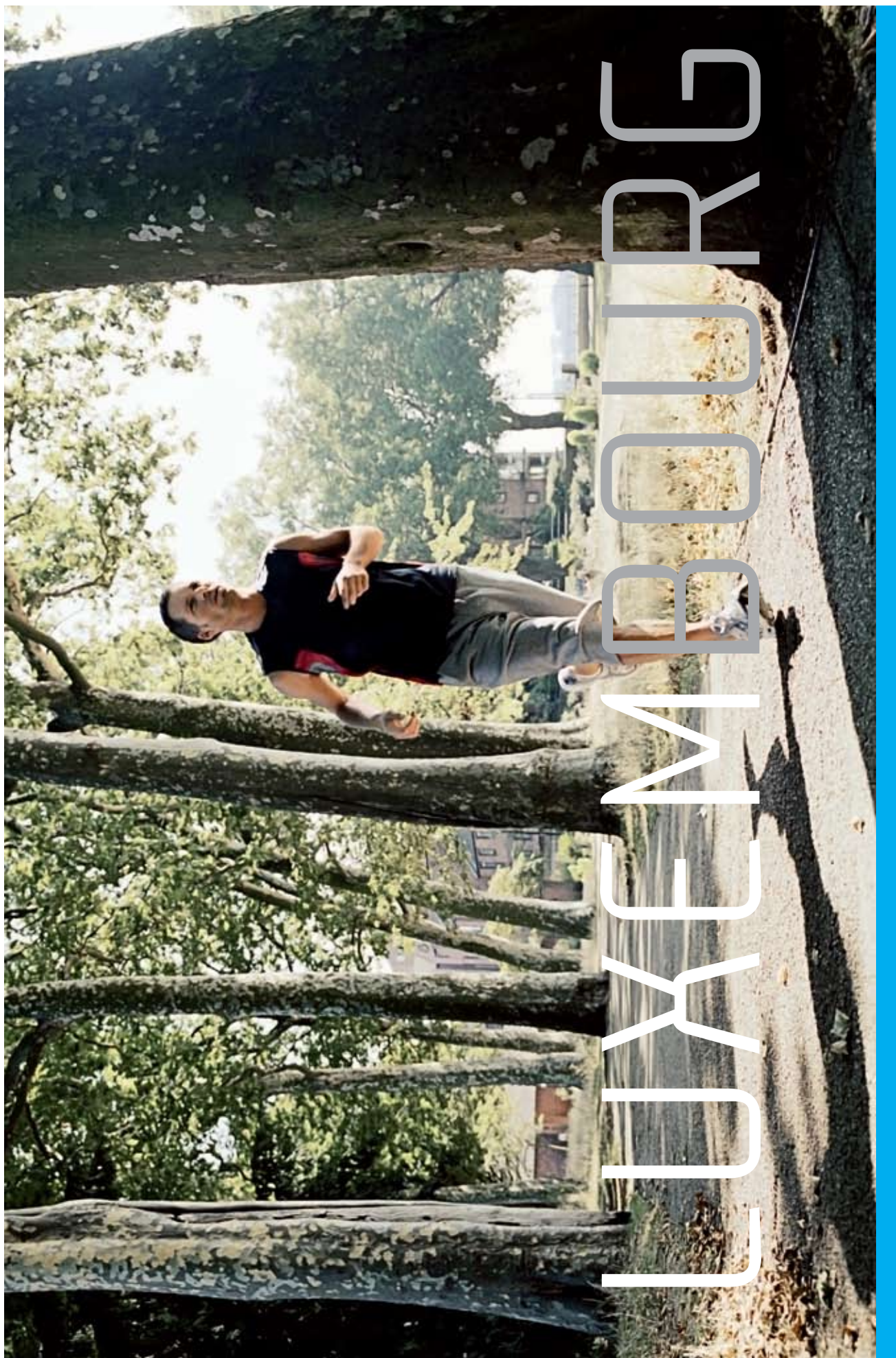
Travelling

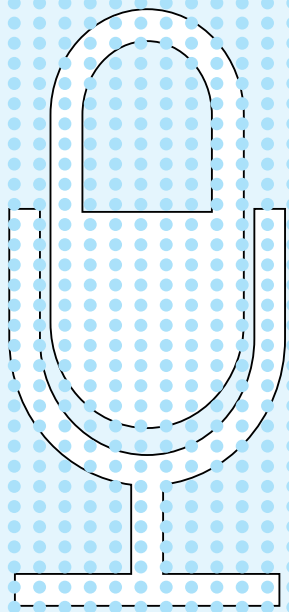
Luxembourg's ideal location in the centre of Europe acts as a cross-road of transportation networks and, as such, makes travel from Luxembourg very easy. Since 2007, Luxembourg is on the French TGV train network and Paris can be reached in just two hours.

The International Airport, located only 6 kilometres from Luxembourg City, offers flights to all major European cities. There are, for example, more than 10 flights a day to London and most European Cities can be reached within an hour.



International environment || Cultural scene of a capital city: concert halls, theatres, museums, festivals || Central location in Europe || Ease of travel: Luxembourg has an international airport and is on the French TGV network || Excellent sport infrastructure || Easy access to the countryside and short travelling distances || One of the safest cities in the world || Full range of educational systems || Stable political environment || High quality of living





03



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INTER- VIEWS

03

Janet
Gaiganis

Janet Gaiganis is Vice President, European Operations Training at JP Morgan Asset Management in Luxembourg. She has 15 years' experience in Luxembourg in the same financial group, during which period she has risen through a variety of roles, obtained an MBA, completed full US military service and opened an espresso bar with her husband. A US citizen, Janet is married and has four children.

What brought you to Luxembourg?

In 1993, I was on active duty with the US Air Force in Bitburg, close to the Luxembourg border. I became interested in Luxembourg and decided to switch my career to the Luxembourg financial centre, continuing in the US Air Force as a Reservist.

Which elements in your CV helped you to get that first job?

It wasn't easy. I applied to a number of banks but was turned down for lack of experience. I had a 2 year diploma in Logistics and several years' experience in logistics with the US Air Force where I was responsible for monitoring government equipment accounts worth billions of dollars. Luckily, Fleming Fund Management picked up on this experience as being relevant and I joined the administration team in 1993.

How did your career progress from there?

I moved up from Supervisor to Assistant Manager of the team and became responsible for the development of Operations Relationship Management within Client Services. In 2000 the Fleming group was bought by Chase and then Chase merged with JP Morgan. Following those changes I took on the role of European Internal Communications Officer for JP Morgan Asset Management Europe and became a member of the Senior Management team in Luxembourg. I started my family in 2001 and since then I took maternity leave four times and parental leave once.

What happened to your career during those years of maternity and parental leave?

The company was very flexible. I took part-time parental leave following the birth of my first child and came back full time following the next two. Then, after the 4th child, my employer and I arranged that I take the remaining three part time parental leaves consecutively, as long as the business permits. During this period I filled a series of managerial roles: I'd been there so long they could sort of put me anywhere in the business!

Your latest role covers several locations. Is it easy running an international job out of Luxembourg?

Yes it is. I have firm roots in Luxembourg and I wasn't keen on leaving. But Luxembourg is such an easy place to travel in and out of, that flexibility on my part was all that was needed to ensure the job could be accomplished from Luxembourg.

Has your career benefitted from professional training opportunities in Luxembourg?

Yes, I have taken advantage of both internal and external training opportunities and they have made a huge difference. In particular, the JP Morgan Fleming MBA programme was excellent. This was specifically designed for the company.

So you did an MBA, continued military service, and started a family?

There were times when it wasn't easy! The MBA programme lasted two and a half years and I continued in the military as a Reservist. That is a commitment of 36 days a year. In 2006 I retired from the military after 20 years, with the rank of Senior Master Sergeant.

What is it like to be a working mother in Luxembourg?

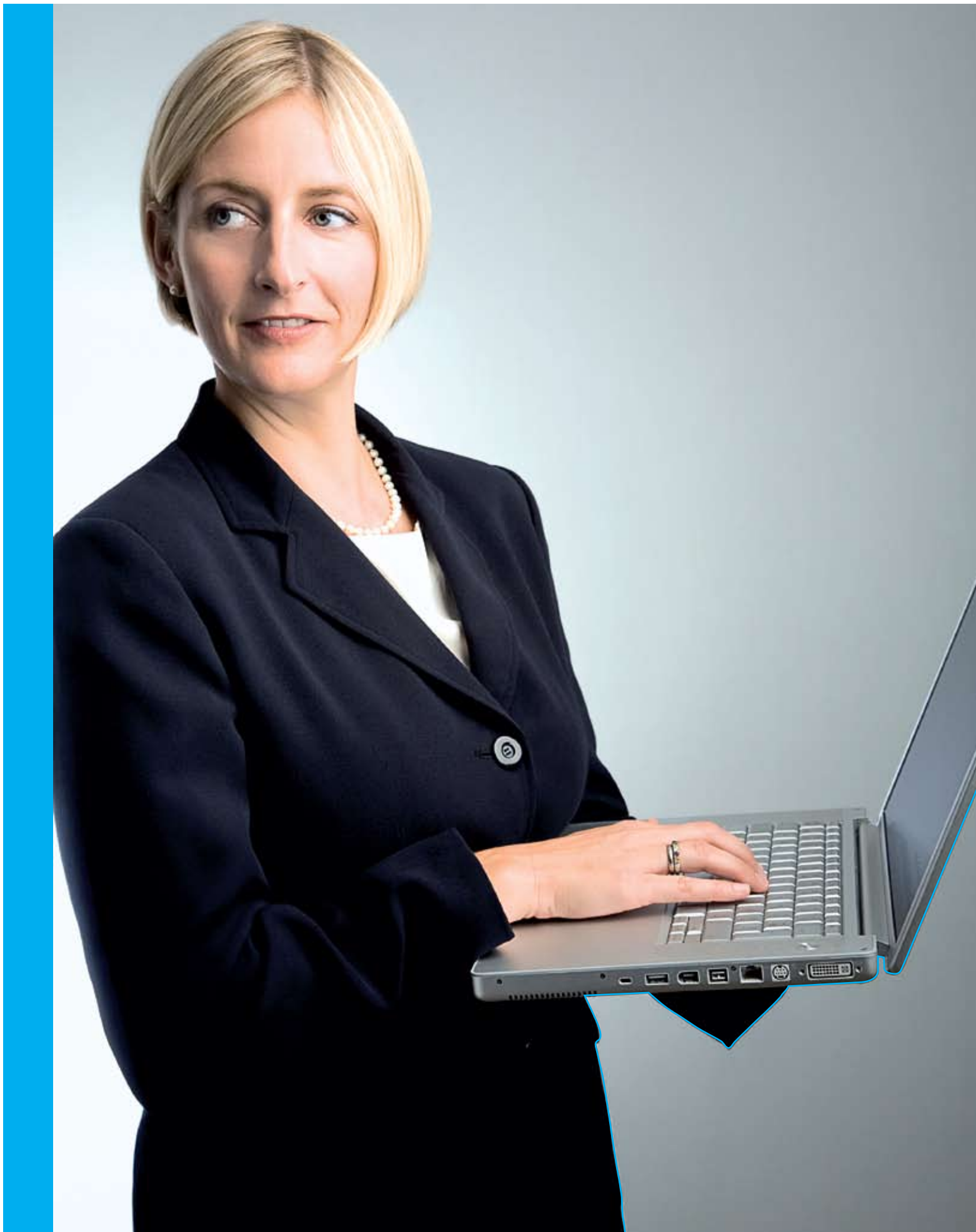
In Luxembourg, it's possible to have a very healthy work-life balance. Everything helps: family-friendly legislation, short travel distances and a corporate culture that's accustomed to dealing with flexible hours, job sharing and that sort of thing. Experience is a precious commodity in the financial centre and with it you have access to a good career and a family life at the same time.

What do you think of Luxembourg as a cultural centre?

Luxembourg has a very interesting array of cultural activities. Even if you don't attend certain events or read about it, you hear about it all in the office. I love the outdoors and nature and Luxembourg is a lovely setting for children to explore whilst also learning history and customs. Personally what I love is the multicultural everyday environment. My husband is Greek and I am American. That kind of marriage works very well in Luxembourg. Our friends include Germans, Italians, Irish, Australians, Icelanders and the list goes on and on.

All in all, are you happy with your decision to move to Luxembourg?

Yes, very much so. I could not have had the career-life mix I have had here anywhere else.





03

Gerd
Gebhard

Gerd Gebhard is Director of Pecoma International SA, which provides consulting and actuarial services to company pension schemes. Gerd first came to Luxembourg as a UK Chartered Accountant and has moved around the financial centre, working as an auditor, as a financial consultant and for a fund management company in a career that spans 19 years. He also lectured at the Open University. A German national with a joint MBA from Cranfield and Lyon, Gerd is married and has five children.

What brought you to Luxembourg?

My first degree was one of the earliest available cross-border programmes, a joint Honours degree in accountancy and finance from Bremen and Leeds. After that I stayed in the UK and did three years' Articles, qualifying as a UK Chartered Accountant. Then I ran into a problem. My English wife was keen to move abroad. At 26, I was already a senior auditor at Ernst & Young Cambridge but in Germany, at that age, you worked as a junior auditor. Ernst & Young suggested Luxembourg as a proxy for Germany and so we came here.

Were your qualifications applicable to the Luxembourg market?

I had to study locally and take a conversion exam in order to qualify as a "Réviseur d'Entreprises" in Luxembourg and subsequently I was registered as an "Expert Comptable". However, after three years of practicing as an auditor, I decided to broaden my skills with an MBA. With the help of a scholarship from Germany, I completed a joint MBA with Cranfield Business School and ESC Lyon. The family came with me to both locations.

But you came back to Luxembourg?

Yes! I didn't want to work in Germany and my wife didn't want to work in the UK. We looked at the quality of life for our growing family and decided to move back to Luxembourg. I applied to a number of well-known banks and joined Fleming Fund Manage-

ment as Finance Manager, later moving to the post of Business Development Manager. Then in 1999, I took a partnership in a small accountancy company, Fiduciaire EuroLux, where I focused on audit, financial reporting and consultancy services. In 2005, I moved into pensions consultancy services as director of Pecoma International.

What do you think of the training possibilities available in Luxembourg?

There is a lot of vocational training available in the financial centre and as a professional I am able to keep up my qualifications to a large part from local resources. I also taught Financial Strategy as part of the MBA programme of the Open University for six years.

Luxembourg has enabled you to follow an interesting career path. What is it like to live here?

The quality of living here is high and distances are short, so you can be involved in the life of the family. My wife and five children all study music in one form or another, so we are at the conservatoire every day: I support the rest of the family in its musical activities! The children are in the Luxembourg school system, which has the advantage that it teaches them to use several languages. More generally, Luxembourg has an international outlook and it's easy to travel around Europe from here.

What do you think of Luxembourg culturally?

There is a lot going on, especially on the music front; and the promotion of cultural events has become steadily more professional over the years.

Are you pleased with your decision to come to Luxembourg?

Yes, we came back voluntarily!

03

John
Li

John Li is a partner of KPMG in Luxembourg. He has over 20 years' experience in the Luxembourg financial centre within the same financial organisation. Mauritian by origin, John has adopted the Luxembourg nationality. He is married and has three daughters.

What brought you to Luxembourg?

I qualified as a chartered accountant of the Institute of Chartered Accountants in England and Wales in 1984 and gained another 3 years' post qualification experience in London. As I intended to stay in Europe, and since qualified chartered accountants were in demand, I came to Luxembourg in 1987. Luxembourg was preparing legislation to implement the first UCITS Directive and the financial centre was about to develop rapidly. This represented a perfect opportunity for me.

Do you think that Luxembourg is a stepping stone for an international career?

Luxembourg is an international financial centre with its financial institutions coming from over 20 different countries. When you work and live in Luxembourg, you gain international experience that allows you to work in any financial centre in the world.

What about advanced vocational training in Luxembourg?

Luxembourg offers a wide range of vocational courses, be it on-the-job or off-the-job training. Institutions such as the Luxembourg School of Finance (LSF) and the Luxembourg Institute for

Training in Banking (IFBL) provide extensive resources for adult education and underline the fact that the existing human resources framework plays a decisive role in the success of the financial sector.

What are the advantages of Luxembourg compared to other European capitals?

Located at the crossroads of Europe, one of the major advantages of Luxembourg is its geographic setting. London, Paris, Amsterdam and Berlin are just one hour away by plane. The diversity of its population – 150 nationalities rub shoulders – characterise the Luxembourg integration model. In addition, Luxembourg City is one of the world's safest cities and the country offers ideal conditions for families with children.

What conclusion would you draw about your decision to have chosen Luxembourg as your homeland?

Contrary to a widespread prejudice, Luxembourg is not a lethargic country but offers a multitude of cultural events and evening entertainment to suit all tastes; it also has some first class sporting venues. Luxembourg is the ideal environment for young people and many in their mid-twenties looking to develop an international career whilst bringing up a young family at the same time. Did I make the right move to come to Luxembourg? I have lived here for more than 21 years and am a Luxembourger... what do you think?



03

Philippe
Liger-Belair

Philippe Liger-Belair is an executive at a major British financial institution. A 27 year old French citizen and a graduate of HEC Paris and Assas law university, Philippe moved to Luxembourg in 2006 together with his wife who also works in the financial sector.

What brought you to Luxembourg?

It was a combination of two factors. Firstly, I attended a forum organised by Deloitte Luxembourg, an audit and consulting firm, which proposed me to work in its international tax department. Knowing that Luxembourg is a mixture of several cultures and at the crossroads of Belgium, France and Germany, I decided to take the plunge. In short, the professional opportunity I was offered and the exceptional characteristics of the Grand Duchy brought me to Luxembourg.

Do you intend to stay in Luxembourg for a while?

The answer is clear: "Yes", I will stay in Luxembourg for a while since my working environment consists of a dense and stimulating community of professionals of the financial sector. This structure is such that a broad range of competences are required and the working conditions are of very high quality. In addition, short travelling distances to the workplace contribute to the quality of life and make it possible to engage in a number of after-work activities. Due to its human size, Luxembourg is also the ideal place for networking, in different business areas.

Do you think that Luxembourg is a stepping stone for an international career?

A number of my acquaintances who used to work in Luxembourg and who later moved to other financial centres acquired substantial expertise in the Luxembourg financial sector. Working in

Luxembourg means having the openness to assume responsibilities quite quickly and develop a wide range of skills. From this point of view, Luxembourg can without doubt act as a stepping stone for an international career.

What do you think about the cultural offer and sports infrastructure in Luxembourg?

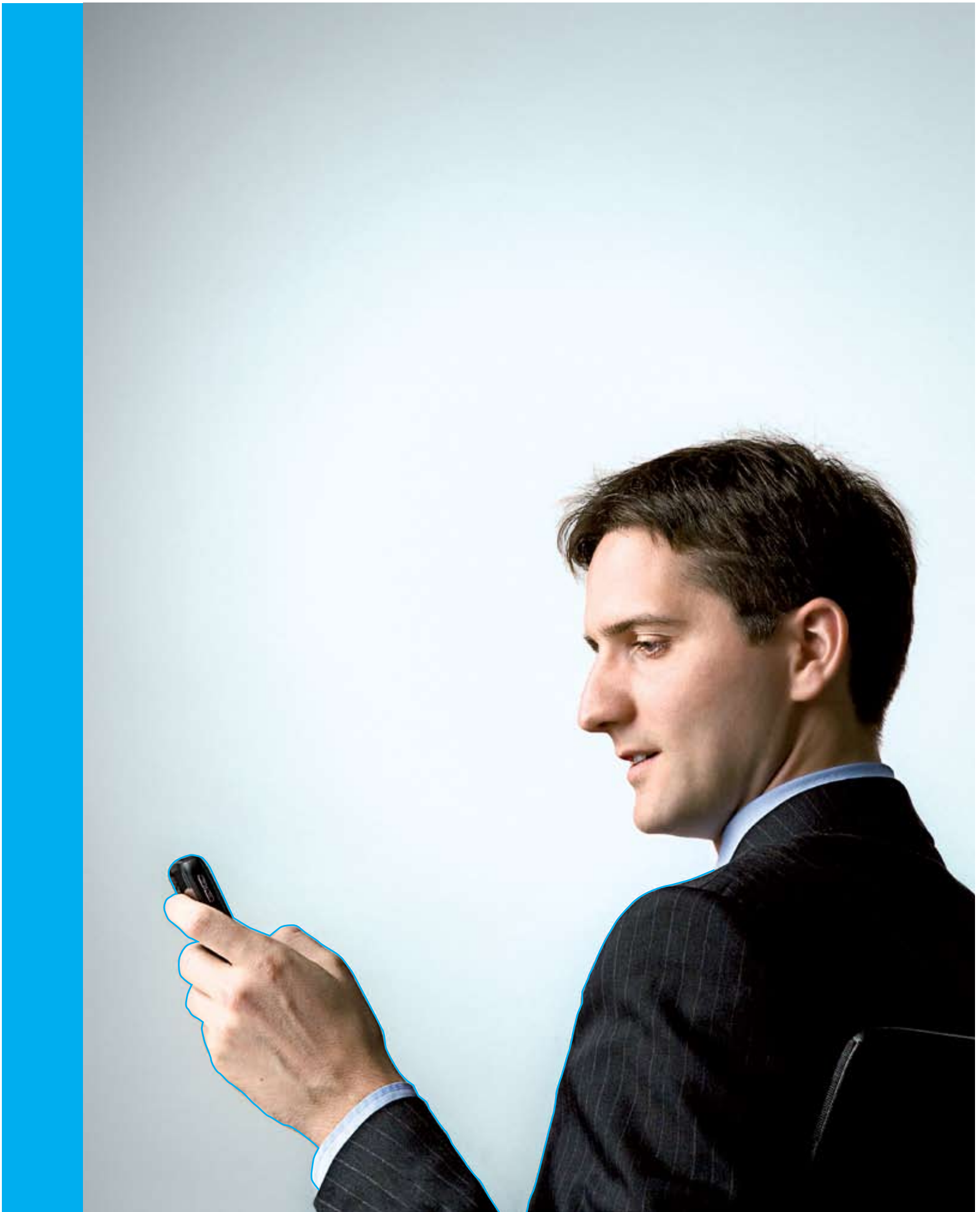
A cultural programme exists and continues to develop with renowned artists exhibiting at the "Grand Duke Jean Museum of Modern Art" and well-known orchestras performing at the "Philharmonie". This concert hall is a major public cultural centre, which provides impetus and inspiration to artistic life in the Grand Duchy. Besides this, there are many festivals and concerts in different cultural areas.

The sports infrastructure in Luxembourg is state of the art and easily accessible, providing equilibrium and contrast to the bustling business life. Furthermore, many employers offer in-house sports activities to their employees with internal gyms.

And last but not least, I would like to underline the importance of domestic and foreign gastronomy in Luxembourg, which offers a real treat to epicureans such as me.

What conclusion would you draw about your decision to come to Luxembourg?

If I decide one day to leave Luxembourg, I know already that it will be difficult to go! Many people, whom I have come across, decided finally to stay in Luxembourg as the country offers a high standard of living.





03

Susanne
Weismüller

Susanne Weismüller works as a legal adviser at ALFI, the trade association of the Luxembourg investment fund industry. She is one of a population of some 120,000 people, including a large number of financial sector professionals, who commute into Luxembourg every day from the "Grande Région" (Greater Region), which includes the Province de Luxembourg in Belgium, the Lorraine region of France, and Germany's Saarland and Rheinland-Pfalz. A qualified lawyer, Susanne wanted an international career and has found this in a financial centre that is within daily commuting distance from her home town.

What brought you to Luxembourg?

It goes back a long way. I come from a small village near to the Luxembourg border and I always wanted to work in an international environment. At school, I was interested in politics and foreign languages. I went on to study Law in Trier with specialisations in Community Law and Public International Law. After completing 4 years at university, I did the usual two years of postgraduate internships (Referendariat) in different legal branches before taking my final exams. The last six months of this period I spent in Luxembourg: three months with a German law firm and three months with the European Court of Justice in the cabinet of the Austrian Advocate General.

So you came straight to Luxembourg after you qualified?

Yes. After qualifying in May 2006, I sought admission to the German Bar, which I obtained that summer and I immediately requested admission to the Bar in Luxembourg as a lawyer exercising under my title as a foreign professional. This I obtained later the same year.

Did you have to take additional exams?

No. The status of foreign lawyer is recognised. There used to be a Luxembourgish language test but this was abolished. However, I am taking Luxembourgish classes anyway.

How did your career progress from there?

I started work with the German law firm in Luxembourg where I did three months of my legal traineeship, Anwaltssozietät Gernert.

This company specialised in business and tax law. Our clients were Luxembourg banks and German private clients.

A year and a half later, I responded to a job advertisement from ALFI, the Association of the Luxembourg Fund Industry, and I moved there in January 2008. The promoters of Luxembourg investment funds come from around 40 countries. We represent their interests and the interests of Luxembourg at an international level, and we promote the fund centre around the world.

That was quite a change of direction. Have you taken advantage of any professional training opportunities since you came to Luxembourg?

Yes. While I was a lawyer, I attended a training programme in Community Law run by EIPA, the European Institute for Public Administration. This took place in Luxembourg at the European Commission and the European Court of Justice. After I moved to ALFI, I attended seminars run by IFBL, the Luxembourg Institute for Training in Banking. These covered different aspects of the investment fund industry, with which I needed to become familiar.

Do you think you will continue to work in Luxembourg?

I have an international career close to home and still see all my old friends: the perfect mix. Furthermore, the salaries in Luxembourg are competitive and I enjoy the multi-cultural working atmosphere.

What do you think of Luxembourg culturally?

I really like it. In 2007, our region was the European capital of culture and there were a lot of special events. But this year as well, there are concerts and exhibitions that interest me, so I even go back to Luxembourg at the weekend! For some of the bigger events, they organise a free bus shuttle from Trier and other cities. You really feel part of the Greater Region.

How do you travel to work?

By train and bus. It takes me one and a half hours, door to door.

Would you recommend a Luxembourg career to other local students?

Yes. My friends think I'm lucky.

RAZ



04



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USEFUL LINKS

A B C D

E F G H I J K

L M N O P

Q R S T U V

W X Y Z

04

Useful
links**Job search**

<http://www.monster.lu>
<http://www.jobs.lu>
<http://www.efinancialcareers.lu>
<http://www.jobsearch.lu>

Accommodation

<http://www.hobiter.lu>
<http://www.athome.lu>
<http://www.appartager.lu/index.aspx>

Relocation consultants

<http://www.assist-relocation.lu>
<http://www.1staddress.lu>
<http://www.integreat.lu>
<http://www.justarrived.lu>

City of Luxembourg

<http://www.vdl.lu>

Financial sector

<http://www.lff.lu>
<http://www.abbl.lu>
<http://www.alfi.lu>

Training

<http://www.ifbl.lu>
<http://www.uni.lu>

Culture and nightlife

<http://cityguide.internet.lu>
<http://www.station.lu>
<http://www.agendalux.lu>
<http://culture.luxweb.com>
<http://www.philharmonie.lu>
<http://www.theatres.lu>
<http://www.resto.lu>
<http://www.explorator.lu>

Tourism

<http://www.lcto.lu>
<http://www.ont.lu>

Transport

<http://www.mobiliteit.lu>
<http://www.autobus.lu>
<http://www.cfl.lu>
<http://www.luxair.lu>
<http://www.lux-airport.lu>

Portal for cross-border commuters

<http://www.lesfrontaliers.lu>
<http://www.diegrenzgoenger.lu>

Language schools

<http://www.cll.lu>
<http://www.inlingua.lu>
<http://www.berlitz.lu>
<http://www.languages.lu>

General Luxembourg portals

<http://www.luxweb.lu>
<http://www.yellow.lu>

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www.lff.lu

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