



**ASSOCIATION POUR
LA SANTÉ AU TRAVAIL
DES SECTEURS
TERTIAIRE ET FINANCIER**

**ANNUAL REPORT
2021**

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Each pandemic has its own cultural revolution

Pandemics have marked the course of human history and have each time caused deep changes in society. They are also rarely due to biological causes only but have their roots in the human behavior of each era. Thus, in the 14th century, the plague was able to arrive in Europe from Asia thanks to the increasing trade between the East and the Mediterranean basin. In the process, it facilitated the transition from the obscurantism of the Middle Ages to the humanism of the Renaissance. In the 15th century, measles imported by the Spanish conquistadors from overseas changed the face of the Americas forever. It decimated 90% of the indigenous population, opening the door to European colonization.

At the beginning of the 20th century, the actions and displacements due to the first world war allowed the dissemination of the Spanish flu which will make twice more victims than the war itself... and which will feed the post-war inflation.

The 21st century brings us SARS-cov-2. The whole world is shaken. And again the pandemic reflects the behavior of the era. It is intercontinental planes that spread the virus, gatherings of thousands of people that disseminate it. The cruel lack of sanitary protection material shows the limits of economic relocation. The rush for the first vaccines shows that far from globalization, national interests are well and truly defended. The confinement proves that real relationships take precedence over virtual ones and paradoxically it will be this virtual world that will help us overcome loneliness and fear.

The pandemic has challenged many things and continues to do so. One of the most significant changes was and is telecommuting.

Deemed impossible before the pandemic, it is now well established in the workplace. Many employees have realized the frantic pace they were subjected to with the endless commutes at the beginning and end of the day, the number of precious hours lost by these trips. The deceleration allowed them to raise their heads from the handlebars and realize that there were other values in life than work. Family, hobbies, sports, for many a rediscovery of things forgotten a long time ago.

But for others, telecommuting has also become synonymous with work overload. The days are no longer punctuated by arriving at and leaving the office, the work never ends. There is always something left to do, and disconnecting at the end of the day is more and more difficult.

The post-pandemic challenge will therefore be to organize new ways of working: if we already have hybrid cars, we will now also have hybrid work. Part of the work will be done in the office, the other part in telework, either from home or from a third place somewhere far from the center and from traffic jams. Alongside the organizational problems, there will be the problems of costs, equipment, responsibility, communication, new leadership, inter-human relations and disconnection.

Other challenges imply other solutions that will lead to other forms of stress! Much remains to be done, let's get to work!



Dr Patrizia Thiry-Curziotti
GENERAL DIRECTOR



KEY NUMBERS & EVOLUTIONS

During 2021, **638** companies were affiliated with ASTF which is 38 more companies than in 2020.

The service's activities included **7 941** hiring visits (+17,6%), **331** medical check-ups / health coaching (-31,7%) and **57** professional reassignment (+32,5%) compared to the year 2020. It should be noted that some activities may have been impacted by a new work organization due to the health crisis, in particular the implementation of telecommuting.

All of the ASTF's activities made it possible to provide personalized advice and support to **9 118** employees.

During all of these consultations, medical problems are listed, and a special focus is placed on **screening for psychosocial risks** in order to provide information and tools to manage them and thus preserve physical and mental health at work and improve employees life balance.

Let's look at special situation visits:

3 434 visits were made in 2021 which is an increase of 17,8% over the year 2020.

Finally, the success of the vaccination campaign was once again achieved with **4 526** vaccinations performed, which is comparable to the year 2020.

	2021	EVOLUTION	2020
AFFILIATED COMPANIES	638	+6,33%	600
AFFILIATED EMPLOYEES	52 950	+1,3%	52 242
APPOINTMENTS & CONSULTATIONS	11 765	+15,7%	10 163
MEDICAL EXAMINATIONS ON RECRUITMENT	7 941	+17,6%	6 750
CONSULTATIONS IN SPECIAL SITUATIONS	3 436	+17,8%	2 914
FLU VACCINATIONS	4 526	-0,4%	4 548
MEDICAL CHECK-UPS	331	-31,7%	485
EMPLOYEES FOLLOWED UP	9 118	n.a.	n.a.
PROFESSIONAL REDEPLOYMENT	57	+32,5%	43



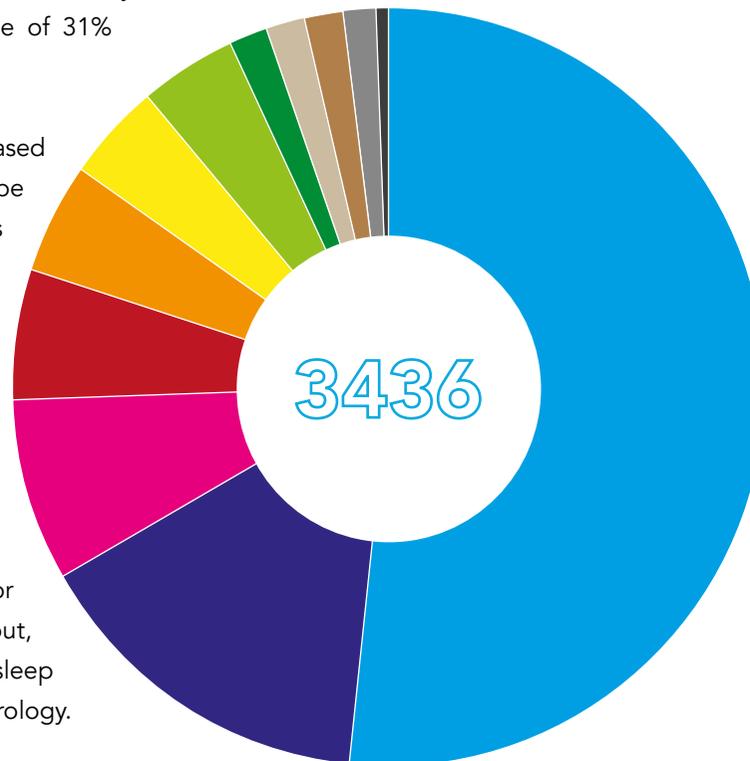
DETAILS OF CONSULTATIONS TO MONITOR SPECIFIC SITUATIONS

Compared to the year 2020, in 2021 the data show an increase in the number of visits at the request of the employee (= interested party) (+20%) and visits at the request of the occupational physician (+24%). The number of visits at the request of the employer is comparable to that of the year 2020. **1781** 1781 visits were carried out by psychosocial workers, which represents an increase of 31% compared to 2020.

The number of referrals to the Joint Commission increased almost sixfold compared to 2020. However, this can be explained in part by the changes in the procedures for requesting internal and external reassignment in application of the amended law of July 24, 2020.

As part of the ongoing prevention of psychosocial risks, **58** personalized coaching sessions were carried out in 2021, compared with 22 in 2020. In addition, new activities have been implemented in the service. Thus, **51** hypnosis consultations were carried out during this year for the treatment of various ailments (anxiety, burn-out, chronic pain, sleep disorders, etc.). chronic pain, sleep disorders, etc.) and **161** consultations of sophrology.

These figures once again highlight the support provided by the ASTF to companies and employees and remind us of the importance of continuing to pay particular attention to work organization and working conditions.



EXAMINATIONS UPON PROFESSIONAL REASSIGNMENT

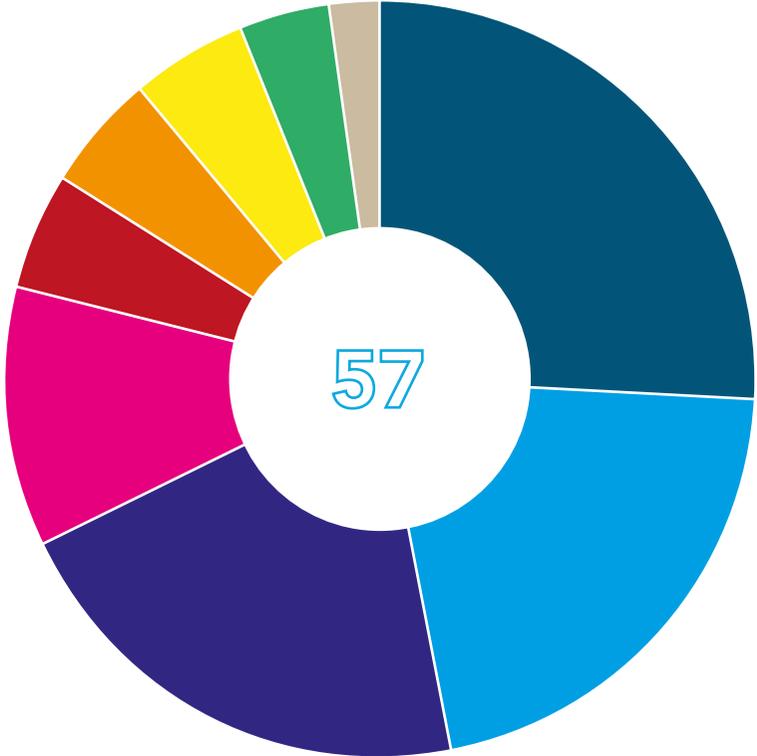
The number of vocational reinstatements was 57 cases in 2021, an increase of 36% from 2020.

As in the previous year, the first cause of professional reassignment concerns people suffering from oncological pathology (26%). This is followed in equal measure by psychosocial disorders (21%) with 6 cases of depression and 4 cases of burn out, and neurological pathologies (21%) including 5 cases of multiple sclerosis.

Next we find professional reinstatements due to musculoskeletal disorders (11%), autoimmune diseases (5%), pulmonary and ENT diseases (5%), and gynecological diseases (5%). Finally, kidney diseases (4%) and vascular diseases (2%).



(illustration image)



- 15 ONCOLOGICAL PATHOLOGIES
- 12 PSYCHOSOCIAL DISORDERS
- 12 NEUROLOGICAL PATHOLOGIES
- 6 MUSCULOSKELETAL DISORDERS
- 3 RHEUMATOLOGICAL OR AUTOIMMUNE DISEASES
- 3 PULMONARY / ENT PATHOLOGIES
- 3 GYNECOLOGICAL PATHOLOGIES
- 2 RENAL PATHOLOGIES
- 1 VASCULAR ACCIDENT



BURN-OUT FOLLOW-UP

During the consultations (check-up or consultation for special reasons), patients are asked to complete a questionnaire regarding their perception of their anxiety level. The scale of the questionnaire is between 15 and 75.

As in previous years, a comparison of the results of the «burn-out self-test» questionnaires was carried out in 2021, between employees seen during visits for special situations and those seen during medical check-ups and health coaching.

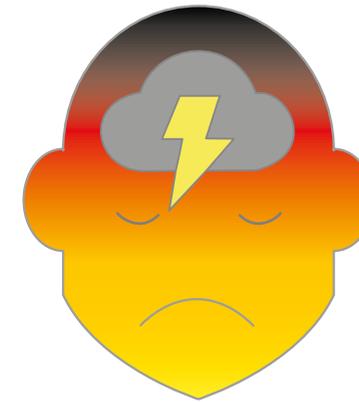
185 stress tests were performed during consultations for special reasons, compared to 276 during health check-ups & coaching.

The results generally show higher and therefore more unfavorable scores for patients seen during visits for special situations than for those seen during health check-ups-coaching, which is comparable to the results of the year 2020. However, the distribution of stress test scores is 33-49 almost equivalent between the « consultations for special reasons » group and the « check-up & health coaching » group.

During the year 2021, the number of burnouts recorded, all consultations combined, amounted to 209 cases, which is 43 cases more (+26%) than during 2020 (166 cases). In addition, there were 105 cases of depression (+15%) compared to 91 in 2020 and 22 situations of moral harassment (-39%) compared to 36 in 2020. (-39%) compared to 36 in 2020.

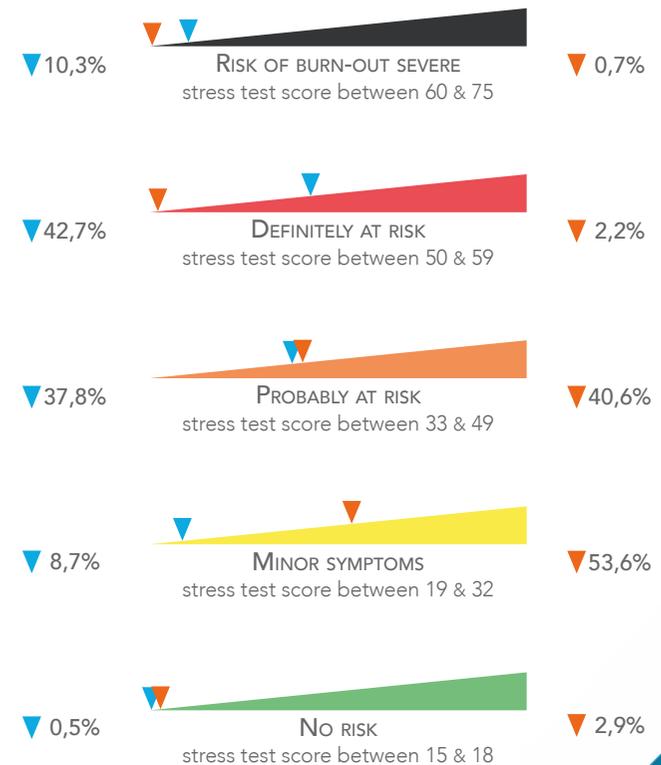
It should be noted that it is not excluded that some subjects present both a burn-out complicated by a depression or a situation of moral harassment complicated by a burn-out or a depression.

Thus, prevention efforts on these situations in companies must be maintained so that the early signs of burn-out are detected as soon as possible in order to implement the appropriate measures quickly and most effectively.



SELF TEST RESULTS:
SPECIAL VISIT
(185 PEOPLE)

SELF TEST RESULTS:
MEDICAL CHECK-UP
(276 PEOPLE)



MEDICAL CHECK-UPS

Based on the principle that the health of the company depends on the health of its employees, the ASTF has been offering its members the possibility of carrying out a medical check-up for 20 years now.

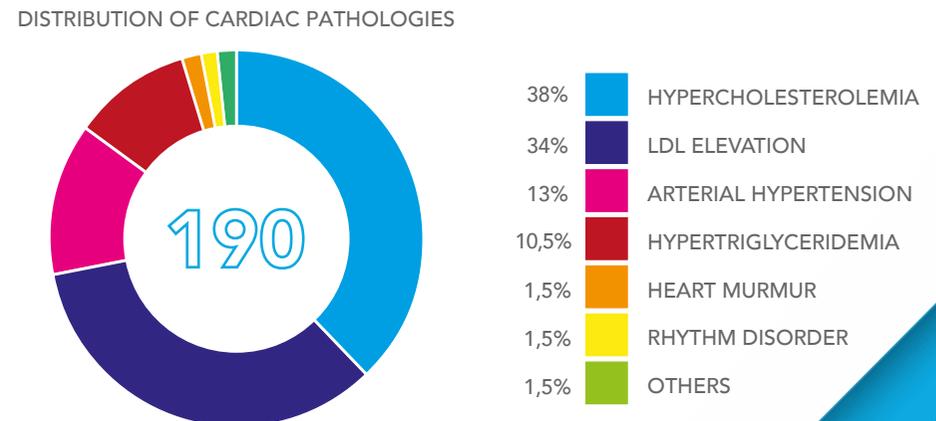
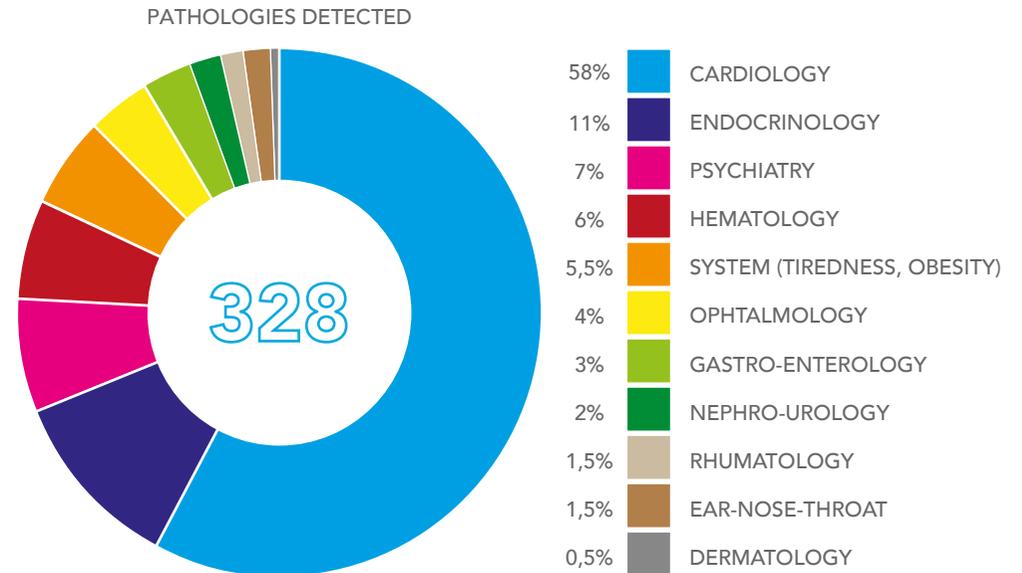
In February 2001, the ASTF proposed for the first time a **check-up** service in order to **compensate for the absence of periodic check-ups** in the tertiary sector and, as previously mentioned, to **promote the concept of well-being in the workplace**. From 2001 to 2002, the examinations were carried out in the company, with the blood test being taken beforehand. In 2003, the ASTF set up a branch on the premises of the Kirchberg Hospital, from which point onwards the check-ups were carried out on our premises with the blood test being taken in the hospital laboratory.

Over the decades, the success of the check-ups has proven itself and except for the last two years due to the health crisis, more than 500 to 700 people per year have benefited from this service. The usefulness of the check-ups has also been confirmed year after year, as many pathologies such as cancers or gynecological problems have been detected, but also pathologies that remain silent for a long time such as hypercholesterolemia and other metabolic disorders.

The medical check-up remains the best way to take stock of one's health, allowing on one hand, a screening and an awareness of the risk factors, but especially by explaining to the patients how to manage them.

The ASTF renews itself and proposes a new check-up formula that we invite you to discover on the website: astf.lu/check-up

	2021	2020
COMPANIES	27	28
PARTICIPANTS	290	484
AVERAGE AGE	47,5 ANS	46,5 ANS
MEN	169 (58,3%)	59,5%
WOMEN	121 (41,7%)	40,5%



MEDICAL CHECK-UPS

Focus on BMI

The BMI (Body Mass Index) is used to know if the weight has a negative impact on our health. To calculate it, simply divide the weight (in kilograms) by the height (in meters) squared:

$$\text{BMI} = \text{Weight (kg)} / \text{Height (m}^2\text{)}$$

If the result obtained is between 20 and 25 the weight is normal, from 25 to 30 the person is overweight and beyond 30 begins obesity. **Overweight and obesity have a negative influence on our health and favor certain pathologies**, particularly cardiovascular or affecting the locomotor system. Among the factors that have a positive influence on weight, we can mention regular physical activity and of course a healthy and balanced diet.

In the following table, you can see the distribution of the BMI for the people who participated in the check-ups.

B.M.I.	2021	2020
LESS THAN 20	7%	6%
BETWEEN 20 AND 25	39,5%	49%
BETWEEN 25 AND 30	44%	34%
MORE THAN 30 *	9,5%	11%

* Of which 6 participants over 35 and among them 2 over 40.

In conclusion, we note a significant increase (+10%) in the number of overweight people. **53,5%**, in other words: **more than half of the participants are overweight or obese** with all the risks that this can imply for their health (against 45% in 2020).

This percentage proves, if proof were needed, that it is important to make employees aware of the importance of regular physical activity and a healthy and balanced diet. The ASTF medical team gives these recommendations to patients during check-ups and also intervenes on these themes in companies.

In view of the significant increase in the number of overweight or obese people, our medical team has decided to focus on this theme and to reinforce the prevention message for the coming year.



(illustration image)



TRAININGS

The demand for training has increased significantly in 2021. Companies have been able to refocus on developing the knowledge and skills of their employees as a result of the pandemic-related changes and adjustments to their operations in 2020. Except for a few on-site trainings, they were mostly attended as webinars. In 2021, 196 trainings were held for a total of 405.5 hours compared to 83 trainings in 2020.

The pandemic has once again highlighted topics such as stress management, communication, rebuilding resilience, ergonomics of the work system and its environment, strengthening individual responsibility for health including nutrition and sleep, as well as the organization of teleworking.

Many companies used the time to sensitize their employees to the psycho-social risk factors and its related direct or indirect consequences, such as distress, burnout, harassment and stress-related health issues.

In this context, we also see the great need for Mental Health First Aid (MHFA) training: As already announced in 2020, the MHFA training for the certified qualification of mental health first aiders in companies was included in our training portfolio in 2021. It targets primarily at people from the HR department, managers, staff delegation and, in addition, anyone who is interested in assisting people with mental health problems.

Mental Health First Aid training (12 hours) has been held 15 times.

We continue to see a great demand for the training and offer the certification of mental health first aiders next year in French, English and German!

Complementary to our stress management trainings, we supported the employees in the companies with a total of 33 hours of sophrology last year. It creates with cycles of dynamic relaxation via breathing techniques, body awareness, visualization, as well as special postures and movements to use a positive influence of consciousness to deal better with stress, fears, and emotions.

We were able to continue to provide the « Process Communication Model » (PCM) training to improve communication through process design by 95 hours active training and individual debriefings in 2021. PCM gives clearly identifiable clues to develop communication strategies and appropriate interactions so that we can effectively build and foster lasting relationships.

In late 2021 we launched the new accredited training « ergo-scout », validated by the ITM, in which we address in particular designated workers, people from the facility management and other interested parties.

The 4-hour training provides knowledge about identifying risks of screen work, the set-up of the workstation and contributing factors of the environment for the health, safety, and well-being for the employees in telework and ordinary office. We have already been able to train the first 9 ergo-scouts as specialists in ergonomics for their companies.

We believe that through training tailored to their needs, people can acquire new knowledge and thus enable them to better self-management. It also allows them to become aware of their environment and create more effective interpersonal relationships together!

Our training catalogue is available on our website www.astf.lu, within the training section, and alternatively, companies may also contact us directly in order to plan the training courses that correspond to the needs and expectations of their employees.

The ASTF actively participated again this year in the basic training of Designated Workers with a total of 24 trainings representing 124 on communication, psychosocial risks and ergonomics.

	TRAININGS	TIME
HUMAN CAPITAL	148	345
HEALTHY LIFESTYLE	48	60,5
DESIGNATED WORKERS	24	124
TOTALS	220	529,5



DISCUSSION GROUPS « WORDS FOR AILMENTS»

General framework

The psychosocial support offered by the ASTF now encompasses two complementary approaches: **individual** support and **group** support. In a **preventive** and **reactive** approach to a constantly changing professional environment, and in the context of the current health crisis, the year 2021 marked the launch of Discussion Groups entitled « Words for ailments » (**Maux pour Mots**), on two specific themes: « *Burn-out and depression* » and « *Chronic and degenerative disease* ».

The aim of each discussion group is to offer a time for talking, listening, exchanging and elaborating, co-facilitated by two health professionals. They guarantee strict **confidentiality**, a **welcoming** and **reassuring** environment, **respectful** of each person's subjective experience, their words and their emotions. One of the reassuring principles of this space is that:

« *What is said in the group, stays in the group* ».

The groups met this year in the premises of the ASTF and in the respect of the measures related to the health situation. Thus, it was possible to create a real inter-subjective dynamic and a possibility of **socialization** which tends to be rare in the current pandemic context.

Each group is « **open** » (possibility of joining or leaving the group at any time of the year) and **inter-companies**. Each person gives his or her **voluntary** agreement after receiving an **information brochure** as well as a **charter** that guarantees the proper functioning of the group and sets the framework. At any time, a **joker** card allows the person who wishes to leave the group temporarily.

A specific e-mail address has been created for the group: MotsPourMaux@astf.lu and invitations to each session are sent by e-mail to the participants, who are already receiving individual consultations.

Statistical data from this first year of the group are processed for indicative and qualitative purposes, and allow for analysis and perspective on the the sessions' progress.

CHARTER OF THE DISCUSSION GROUP



CHARTRE DU GROUPE DE PAROLE

Vos Droits :

- Être vous-même, authentique ;
- Exprimer vos émotions, ressentis et pensées ;
- Ne pas vivre la même chose que les autres ;
- Prendre votre temps pour accepter et progresser.

La carte « Joker » permet de sortir de la salle à tout moment.

Les Règles formelles :

Le groupe est strictement confidentiel.

- Respecter la parole de l'autre ;
- Respecter un temps raisonnable de parole ;
- Respecter les silences ;
- Respecter les émotions de l'autre et sa dignité ;
- Éviter tout aparté ou messe basse.

Veillez à respecter les « gestes barrières » actuels.

- Porter un masque ;
- Désinfecter ses mains ;
- Respecter une distanciation physique.

*« Lorsque nous mettons des mots sur les maux,
les dits maux deviennent des mots dits
et cessent d'être maudits. »*

Guy Corneau

ASTF ASSOCIATION POUR LA SÛRETÉ AU TRAVAIL DES SECTEURS TERTIAIRE ET FINANCIER

JOKER CARDS



« *When we put words to the evils,
said evils become said words and stop being cursed.* »

Guy Corneau



« Burn-out and depression » group

This group is **co-facilitated by two psychologists** and has had **eight sessions** with an average of **four participants per session**, some of whom have come several times, thus creating a lively, interactive and ongoing group dynamic.

About a third of the people invited accepted the invitation, with the expectation of **sharing** their experiences, exchanging **good practices**, and hearing the experiences of others. Some refused for fear of not being comfortable in public, of exposing themselves too much, or of not being far enough along in their personal journey. Those who interrupted participation in the Group had reasons: return to full-time work, medical reasons, leave, etc

Each session begins with a short presentation, followed by a phase of exchange, and ends with a **photo-language exercise** that serves as a ritual and a transition towards the end of the session. The latter allows the emotions raised by the Group to be distanced through a pictorial support and to close the session on a distanced, poetic, optimistic and sometimes even humorous note. The « Joker » card has never been used until now; the emotional moments have been experienced with respect for everyone. During each session, the participants willingly exchange with each other and with the facilitators and share: experiences, worries, advice, hopes, difficulties and support encountered.

The Group seems to act as a **transitional space** between stopping work and returning to work, and as a « gradual return » to social life, especially for isolated people. It appears to be **a place of projections and identifications** which allows to attenuate the feelings of loneliness, shame and guilt. The pain becomes collective and carried by the group. The participants also create links that last beyond the group and the meeting place.

The main topics discussed in connection with burn-out were: physical and psychological symptoms, limits and perfectionism, work overload, work stoppage, return to work, professional future, life balance, supports and concrete solutions, etc. without forgetting **Covid** and **teleworking** as inescapable contextual elements and not without effects.

« Chronic and Degenerative Diseases » group

This group is **co-facilitated by a sociologist and an occupational physician**. There were **three sessions** during the year, with **three participants per group**.

It was not possible to offer more sessions, as we were in the **Covid** period; these profiles are in the presence of various treatments that require regular medical follow-ups. It is a group of women (between 35 and 45 years old) with different **pathologies**: rheumatoid arthritis, multiple sclerosis and cancer. The main need expressed by the members of the group is to be able to **share their experiences at work**, as well as their difficulties in working with a progressive pathology.

The **themes** addressed during the sessions were: absenteeism due to illness, the relationship with the manager, managing emotions, how to live a harmonious relationship with the members of a team.

In view of the demand expressed by the participants, we are renewing the Talking Groups for the year 2022.



(illustration image)

*« When there is the silence of words,
too often the violence of evils is awakened »*

Jacques Salomé



OFFICE OR HOME OFFICE : *Ergonomics at the core of hybrid work*

The COVID-19 epidemic raises many questions about the organization of work and the application of regulations concerning health and safety requirements for work on screen.

In this context, it is important to remember that the employer has the same obligations towards his employees, whether they work remotely or not.

It is the employer's responsibility to:

- **Evaluate** health and safety conditions in relation to vision problems, physical sequelae and workload issues ;
- **Inform** and **train** employees on the performance of the work to be provided and on the use of the work equipment made available to them.

The evolution of the pandemic, the protective measures put in place in companies and the vaccination coverage are encouraging employers to encourage their employees to return to the office. **Experimentation with telecoworking** over the past two years has shown that full remote working — that is, only telecommuting — is **not an optimal solution** for all people at all times.

The return to work in «hybrid» mode is being prepared

From now on, more and more people will be working simultaneously in person and remotely.

This new work organization, which combines both remote and face-to-face work, is forcing employers to think strategically about the organization of future workspaces. It turns out that this innovative way of working favors the implementation of non-assigned offices or «nomadic offices». Employees who work face-to-face share their workspaces according to the principle of Employees who work in person share their workspaces according to the principle of «shared-desking», i.e. they choose the place of work according to their current activities. There will be fewer dedicated workspaces and, as a result, the work equipment in shared spaces will be standardized, uniform and designed to adapt spontaneously to the different needs of their users.

Musculoskeletal disorders (MSDs) related to sedentary activities are likely to become more widespread due to **the multiplication of workplaces**. The experience of the last two years shows that this diversification of ways of working, whether **in companies or in the home office**, will require changes in behaviour.

Minimizing the risks associated with this new type of work organization is the challenge for the coming years. The ASTF has realized that pre-pandemic services have been rethought and adapted.



In terms of prevention of ergonomic risks related to the computerized workstation, [the ASTF offers three assessment and training tools to its affiliates:](#)

1. Webinar on Ergonomics.

Learn how to manage the settings of your workstation.

This training is especially dedicated to employees who have opted for a « hybrid » work method. They are trained in the ergonomic settings of their work systems, whether they are in the home office, working in a « shared-desking » environment or at an assigned workstation.

2. Remote ergonomic analysis of an assigned or unassigned workstation

This analysis is carried out at the request of the occupational physician, and therefore replaces the analysis in the company. It consists of a two-page questionnaire that can easily be filled out in about 15 minutes by the employee concerned, with the possibility of being assisted by an ERGO-Scout from the company. In order to get a better view of the workplace, three photos are assessed. In conclusion, advice on ergonomic behaviour is drawn up in the form of a report, which is accompanied by photographs showing the recommended adjustments.

3. Ergo-Scouts certification

The ASTF has developed a tailor-made training program to increase the expertise in safety and health of designated workers (DWs) by training resource persons: the «ERGO-Scouts». The mission of the ERGO-Scout is to assist the TDs, to help the interested persons in the adaptation of their workstations, to detect dysfunctions likely to have an impact on the safety and health of the employees, and finally to carry out individual ergonomic adjustments at the workstations of their colleagues.

	2021	2020	2019
WORKPLACE STUDY FOLLOWING A MEDICAL ADVICE	15*	21 (16%)	125
WORKSTATION ADAPTATION FOLLOW-UP	-	1	5
WORKPLACE VISIT	22	64 (40%)	156
DESK CHAIR AND EQUIPMENT ASSESSMENT	9	1	8
AIR QUALITY ANALYSIS (REPORTS)	2	2	5
AIR QUALITY ANALYSIS: (IN-COMPANY ACTIVITIES)	5	7	25
LIGHTING ENVIRONMENT ANALYSIS	-	1	3
SONOMETRIC ANALYSIS	1	-	-
ERGONOMICS TRAINING IN COMPANIES	3	2	18
CONTINUING TRAINING ERGO-SCOUT	2	-	2
CERTIFIED ERGO-SCOUTS	9		
ERGONOMICS & HOME OFFICE WEBINARS	17	-	-
WORKSPACE AND LAYOUT ADVICE	1	1	2
ERGONOMIC STUDY ON PLAN	1	-	1
TD INTERVIEW (IN REFERENCE TO ERGONOMICS & THE COVID-19 PANDEMIC)	3	40 & 42	-
HEALTH DAYS	-	-	2
COVID-19 ASSESSMENT	3	82	-

*of which about ten are done remotely



It seems obvious today that the SARS-CoV-2 coronavirus pandemic had modified the habits of use and consultation of information sources. Usage has since returned to its pre-health crisis levels, which is why, exceptionally, 2021 is compared with 2019. When they appear, the data for the year 2020 are for information purposes only.

Website

The website www.ASTF.lu remains the main source of information, with a total of **43 687** fois (+61% compared to 2019) with an average of **3641** users per month.

Users or Visitors

The proportion of French-speaking users is unchanged (**46,69%** +0,3%), however the erosion of German-speaking users (**6,58%** -7,73%) to the benefit of English-speaking users (**42,13%**, +6,08%) continues (This statistic is based on the browser language of each visitor).

Origins of visitors

Search engines remain the main source of visitor acquisition (**62,49%**). Direct accesses are also stable (**21,47%**), which confirms the ASTF's reputation. Users from emailing campaigns have increased (**12,39%**, +5,34%) at the expense of users who followed inbound links (**2,56%**, -2,22%). These values are not significant enough to deduce a general trend, but they suggest that within the affiliated companies, information is also distributed via internal newsletters (= emailing) rather than on intranet sites (= inbound links). The share of visitors from social networks tends to be marginal (**1,09%**). LinkedIn, the professional network, is the most active (410 people follow the ASTF page) but on the other hand, the activity on Facebook is almost null. This public network is too far from a professional target.

Type of device

Not surprisingly, the trend of previous years is confirmed:

Desktop users are down but still in the majority (65,08% or **28 428** visitors).

Mobile users (**14 357** visitors) have doubled (+7 647) compared to 2019 and their total share represents a third of users (vs 25% previously).

Tablet users (**902**) are once again declining (-25%).

WEBSITE VISITS (SESSIONS)
2021 VERSUS 2019



VISITORS	2021	EVOLUTION	2019
FRENCH SPEAKERS	20 396 (46,69%)	+0,30%	12 608 (46,39%)
ENGLISH SPEAKERS	18 406 (42,13%)	+6,08%	9 796 (36,05%)
GERMAN SPEAKERS	2 873 (6,58%)	-7,73%	3 890 (14,31%)
OTHERS	2 012 (4,60%)	+1,35%	883 (3,25%)
TOTALS	43 687	+61%	27 177

VISITS	2021	EVOLUTION	2019
RESEARCH	62,49%	-5,72%	68,21%
DIRECT ACCESS	21,47%	+2,89%	18,58%
EMAILING	12,39%	+5,34%	7,05%
INBOUND LINKS	2,56%	-2,22%	4,78%
SOCIAL MEDIAS	1,09%	-0,29%	1,38%

DEVICES	2021	EVOLUTION	2019
COMPUTERS	65,08%	-5,83%	70,91%
MOBILES	32,86%	+8,17%	24,69%
TABLETS	2,06%	-2,34%	4,40%



Newsletters

During the months of 2021, an average of **1308** recipients (2019: +13,25%, 2020: +3,26%) received the 13 ASTF newsletters — 11x monthly, 1x annual report (A.R.), 1x greeting card: Christmas & New Year (D2) — excluding exceptional targeted communications (Invitation to the General Assembly, or messages to designated workers for example). The opening and click rates are back to normal levels, i.e. 29,51% and 10,48% respectively.

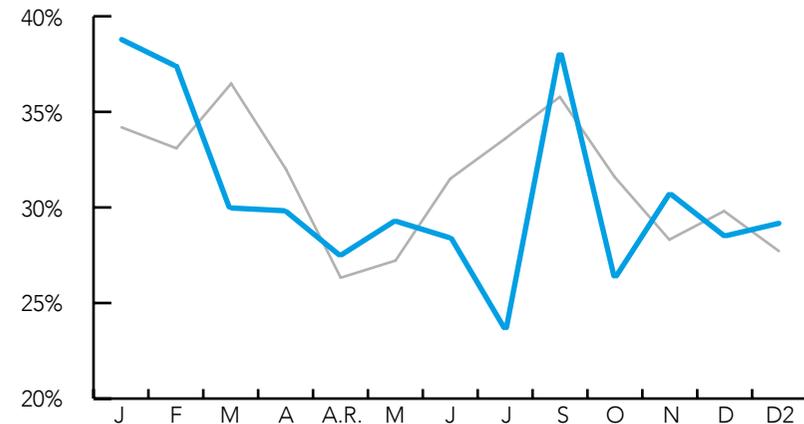
Webinars

When appropriate, **webinars are offered free of charge in addition to the news articles**. They usually last half an hour and aim to deepen the themes developed in the articles of the website. These webinars are offered only to newsletter recipients. Registration is required to ensure that participants are members of ASTF member companies.

Videoconferencing allows these presentations to be more entertaining and interactive. The sound and image capture the attention of the audience.

Compared to the ability to comment on articles, webinars offer immediate interactivity when presenters invite listeners to interact or ask questions at the end of the presentation. During 2021, **10** webinars were presented to complement the monthly articles. 8 were recorded and can be viewed later as videos, via: astf.lu/bulletins.

NEWSLETTERS OPENING RATES
2021 VERSUS 2019



(illustration image)



ASTF TEAM

Direction



Dr Patrizia THIRY-CURZIETTI
General director



Dr Sandrine SCULFORT-TOMASINI
Medical director

Occupational physicians



Dr Charlotte EYIKE (until mars 15th 2021)



Dr Clara GOEDERT



Dr Alice MOGUEM (since october 1st 2021)



Dr Carole PICARD (since october 18th 2021)



Dr Stefan WEICHERDING-ROTH

Psychologists



Dr Wafa BOUNAIRA
Samy BOUTIBA



Sociologist, Personal development coach



Patrice MARCHAL

Nurses



Sandra VAZQUEZ-PARRAS



Alice WASMER (jusqu'au 31 déc. 2021)

Executive Assistant



Bernadette MARCHER

Interior architect / Ergonomist



Christiane RECKINGER

Digital Marketing Manager



Paul GRUNER

Medical Assistants



Claudia BARTH



Sandra NATALE-TIBERI

Administrative Assistants



Sonia RIBEIRO



Roland SCULFORT



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Mrs Nicole **DOCHEN**, Vice-Chairperson (ABBL)



Mr Philippe **SERGIEL**, Treasurer (IRE/OEC)



Mrs Sandrine **CHABRERIE**, Secretary (ACA)



Mrs Myriam **SIBENALER**, Member (ABBL)



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Mrs Nathalie **DRUI**, Member (ABBL)



Mr Didier **GALY**, Member (ALPP)

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LUXEMBOURG BRANCH – ASSOCIATION DES BANQUES ET BANQUIERS, LUXEMBOURG (ABBL) – ASSOCIATION DES COMPAGNIE D'ASSURANCES ET DE RÉASSURANCES (ACA) – ASSOCIATION LUXEMBOURGEOISE DES JURISTES DE DROIT BANCAIRE ALJB – ASSOCIATION LUXEMBOURGEOISE DES PROFESSIONNELS DU PATRIMOINE A.S.B.L. – ATALUX S.A. – ATOZ – ATOZ ADMINISTRATION S.A. – ATOZ AVIATION FINANCE SÀ RL – ATOZ DIGITAL SOLUTIONS – ATOZ SERVICES S.A. – ATRIO SÀ RL – ATTRAX FINANCIAL SERVICES S.A. – ATWELL – AUDIEX S.A. – AUDIT CONSEIL SERVICES SÀ RL – AUREA FINANCE SOPARFI – AUREN LUXEMBOURG SÀ RL – AUREN TRUST SÀ RL – AUSTELL FINANCIÈRE S.A. – AVALARA LUXEMBOURG SÀ RL – AVALOQ LUXEMBOURG SÀ RL – AVANTAGE REPLY (LUXEMBOURG) SÀ RL – AVIVA INVESTORS LUXEMBOURG – AXA ASSURANCES LUXEMBOURG S.A. – AXA ASSURANCES VIE LUXEMBOURG S.A. – AXA WEALTH EUROPE – BAKER TILLY INTERAUDIT SÀ RL – BAKER TILLY LUXEMBOURG CORPORATE SERVICES S.A. – BAKER TILLY LUXEMBOURG EXPERTS-COMPTABLES S.A. – BAKER TILLY LUXEMBOURG TAX AND CORPORATE SERVICES – BALOISE (LUXEMBOURG) HOLDING S.A. – BALOISE ASSURANCES LUXEMBOURG S.A. – BALOISE DISTRIBUTION SÀ RL – BALOISE FUND INVEST ADVICO S.A. – BALOISE VIE LUXEMBOURG S.A. – BANCA MARCH, S.A., LUXEMBOURG BRANCH – BANCO BRADESCO EUROPA S.A. – BANK GPB INTERNATIONAL S.A. – BANK JULIUS BAER EUROPE S.A. – BANK OF CHINA (LUXEMBOURG) S.A. – BANK OF CHINA LIMITED LUXEMBOURG BRANCH – BANKING CIRCLE S.A. – BANKINTER LUXEMBOURG S.A. – BANQUE BCP S.A. – BANQUE CENTRALE DU LUXEMBOURG – BANQUE DE COMMERCE ET DE PLACEMENTS (SUCCURSALE DE LUXEMBOURG) – BANQUE DE LUXEMBOURG S.A. – BANQUE DE PATRIMOINES PRIVÉS – BANQUE DEGROOF PETERCAM LUXEMBOURG S.A. – BANQUE HAVILLAND S.A. – BANQUE INTERNATIONALE À LUXEMBOURG – BANQUE J.SAFRA SARASIN (LUXEMBOURG) S.A. – BANQUE PUILAETCO DEWAYAY LUXEMBOURG S.A. – BANQUE RAIFFEISEN SC – BANQUE TRANSATLANTIQUE LUXEMBOURG S.A. – BAYERN INVEST LUXEMBOURG – BCB & PARTNERS S.A. – BDO ADVISORY S.A. – BDO AUDIT – BDO SERVICES LUXEMBOURG – BDO TAX & ACCOUNTING – BDO TECHNOLOGY – BELAIR HOUSE – BEMO EUROPE – BANQUE PRIVEE – BGL BNP PARIBAS – BHW BAUSPARKASSE AG, NIEDERLASSUNG LUXEMBOURG – BIL FUND & CORPORATE SERVICES – BIL MANAGE INVEST S.A. – BIL-LEASE S.A. – BLACKROCK (LUXEMBOURG) S.A. – BLACKROCK OPERATIONS (LUXEMBOURG) SÀ RL – BLACKROCK PROPERTY LUX SÀ RL – BLI – BANQUE DE LUXEMBOURG INVESTMENTS S.A. – BLINDTRUST SÀ RL – BML EXPERTISES S.A. – BNP PARIBAS ASSET MANAGEMENT – BNP PARIBAS LEASE GROUP LUXEMBOURG S.A. – BNP PARIBAS LEASING SOLUTIONS S.A. – BNP PARIBAS S.B.RÉ S.A. – BNP PARIBAS SECURITIES SERVICES – BNY MELLON FUND MANAGEMENT (LUXEMBOURG) S.A. – BONN & SCHMITT – BONN & SCHMITT SÀ RL – BONN STEICHEN & PARTNERS S.E.C.S. – BOP PROPERTIES S.A. – BOS WEALTH MANAGEMENT EUROPE S.A. – BPER BANK LUXEMBOURG S.A. – BROWN BROTHERS HARRIMAN (LUXEMBOURG) S.C.A. – BUILDERS DIRECT S.A. – BUILDERS INSURANCE HOLDINGS S.A. – BUILDERS REINSURANCE S.A. – BUSINESS OFFICE SERVICES SÀ RL (B.O.S.) – C WORLDWIDE FUND MANAGEMENT S.A. – C-CLERC S.A. – CA INDOUEZ WEALTH (ASSET MANAGEMENT) – CA INDOUEZ WEALTH (EUROPE) – CACEIS BANK, LUXEMBOURG BRANCH – CALASTONE LIMITED LUXEMBOURG BRANCH – CALI EUROPE (CREDIT AGRICOLE LIFE INSURANCE) – CALISTA DIRECT INVESTOR S.A. – CAMCA ASSURANCE S.A. – CAMCA REASSURANCE – CANDRIAM LUXEMBOURG S.C.A. – CAPITALATWORK FOYER GROUP S.A. – CARDIF LUX VIE – CARMIGNAC GESTION LUXEMBOURG – CARNE GLOBAL FINANCIAL SERVICES LUXEMBOURG SÀ RL – CASA4FUNDS S.A. – CASTIK CAPITAL SÀ RL – CATELLA BANK S.A. – CD CONSULTING SÀ RL – CDCM LUXEMBOURG – CEDRUS PARTNERS LUXEMBOURG BRANCH – CENTAUR FUND SERVICES (LUXEMBOURG) S.A. – CENTRALE INFORMATIQUE S.A. – CETREL SECURITIES S.A. – CF CORPORATE SERVICES – CF FUND SERVICES S.A. – CGFP ASSURANCES S.A. – CHARLES RUSSELL SPEECHLYS SC – CHINA CONSTRUCTION BANK (EUROPE) S.A. – CHINA CONSTRUCTION BANK CORPORATION LUXEMBOURG BRANCH – CHINA EVERBRIGHT BANK CO. LTD, LUXEMBOURG BRANCH – CHINA MERCHANTS BANK CO, LTD LUXEMBOURG BRANCH – CIBC CAPITAL MARKETS (EUROPE) S.A. – CITCO BANK NEDERLAND NV, LUXEMBOURG BRANCH – CITCO C&T (LUXEMBOURG) S.A. – CITCO C&T HOLDINGS (LUXEMBOURG) SÀ RL – CITCO FUND SERVICES (LUXEMBOURG) S.A. – CITCO REIF SERVICES (LUXEMBOURG) S.A. – CITIBANK EUROPE PLC, LUXEMBOURG BRANCH – CLAREMONT CONSULTING SERVICES S.A. – CLEARSTREAM BANKING – CLEARSTREAM INTERNATIONAL – CLEARSTREAM SERVICES – CNA INSURANCE COMPANY EUROPE SA LUXEMBOURG – CNP LUXEMBOURG – COLOMBE ASSURANCES – COMMERZBANK AG FILIALE LUXEMBOURG – COMMERZBANK FINANCE & COVERED BOND S.A. – COMPAGNIE DE BANQUE PRIVEE QUILVEST – CONSOLIDUM SÀ RL – CONVENTUM ASSET MANAGEMENT – CONVERGENT S.A. – CORE CAPITAL MANAGEMENT S.A. – CORFI S.A. – COWEN REINSURANCE S.A. – CREATERRA S.A. – CRÉDIT AGRICOLE RISK INSURANCE – CRÉDIT SUISSE (LUXEMBOURG) S.A. – CRÉDIT SUISSE FUND MANAGEMENT S.A. – CRÉDIT SUISSE FUND SERVICES S.A. – CRESTBRIDGE MANAGEMENT COMPANY – CRESTBRIDGE S.A. – CROSSCARD S.A. – CTG LUXEMBOURG PSF S.A. – CUBE INFRASTRUCTURE MANAGERS – DLAW SÀ RL – DANISKE BANK INTERNATIONAL S.A. – DANSKE INVEST MANAGEMENT A/S, LUXEMBOURG BRANCH – DB RE S.A. – DB VITA S.A. – DEGROOF PETERCAM ASSET MANAGEMENT (DPAM) SUCCURSALE LUXEMBOURG – DEGROOF PETERCAM ASSET SERVICES S.A. – DEGROOF PETERCAM INSURANCE BROKER S.A. – DEKA INTERNATIONAL S.A. – DEKA VERMÖGENSMANAGEMENT GMBH NIEDERLASSUNG LUXEMBOURG – DEKABANK DEUTSCHE GIROZENTRALE, SUCCURSALE DE LUXEMBOURG – DELEN PRIVATE BANK LUXEMBOURG S.A. – DELOITTE AUDIT SÀ RL – DELOITTE DCE GMBH – DELOITTE GENERAL SERVICES SÀ RL – DELOITTE LIS SÀ RL – DELOITTE SOLUTIONS SÀ RL – DELOITTE TAX AND CONSULTING – DENTONS LUXEMBOURG – DEUTSCHE BANK AG, FILIALE LUXEMBOURG – DEUTSCHE BANK LUXEMBOURG S.A. – DINAMIK S.A. – DKV LUXEMBOURG S.A. – DNB LUXEMBOURG S.A. – DNCA FINANCE LUXEMBOURG BRANCH – DSQUARED2 HOLDING S.A. – DSQUARED2 TM S.A. – DUFF & PHELPS (LUXEMBOURG) MANAGEMENT COMPANY S.A. R.L. – DWS INVESTMENT S.A. – DZ PRIVATBANK S.A. – EAST-WEST UNITED BANK S.A. – EBC EUROPEAN BUSINESS CONSULTING SÀ RL – ECE REAL ESTATE PARTNERS SÀ RL – ECOGEST S.A. – ECOVIS IFG AUDIT S.A. – EDMOND DE ROTHSCHILD (EUROPE) – EDMOND DE ROTHSCHILD ASSET MANAGEMENT (LUXEMBOURG) – EDMOND DE ROTHSCHILD ASSURANCES ET CONSEILS (EUROPE) – EFG BANK (LUXEMBOURG) S.A. – EFG INVESTMENT (LUXEMBOURG) S.A. – EFRONT SOFTWARE LUXEMBOURG SÀ RL – ELAVON FINANCIAL SERVICES (EFS) – ELVINGER HOSS PRUSSEN SOCIÉTÉ ANONYME – ELVINGER SÀ RL – ENERGY INFRASTRUCTURE PARTNERS – ENGELWOOD ASSET MANAGEMENT – EQUIOM (LUXEMBOURG) S.A. – ERNST & YOUNG BUSINESS ADVISORY SERVICES – ERNST & YOUNG SERVICES S.A. – ERNST & YOUNG SOCIÉTÉ ANONYME – ERNST & YOUNG TAX ADVISORY SERVICES – ESO MANAGEMENT (LUXEMBOURG) LIMITED SÀ RL – ESOFAC INSURANCE SERVICES S.A. – ESOFAC LUXEMBOURG S.A. – EURIZON CAPITAL S.A. – EUROBANK FUND MANAGEMENT COMPANY (LUXEMBOURG) S.A. – EUROBANK PRIVATE BANK LUXEMBOURG S.A. – EUROCLEAR SA/NV – EUROINFORMATION INTERNATIONAL – EUROMOBILIARE ASSET MANAGEMENT SGR S.P.A. LUXEMBOURG BRANCH – EUROPEAN DEPOSITARY BANK S.A. – EUROPEAN FINANCIAL GROUP EFG (LUXEMBOURG) S.A. – EUROPEAN FUND ADMINISTRATION S.A. – EUROPEAN INVESTMENTS HOLDING COMPANY SÀ RL – EWA CONSULTING S.A. – EWA FIDUCIAIRE S.A. – EWA GROUP S.A. – EZZ SÀ RL – FC ADVISORY SÀ RL – FERRER AND PARTNERS CORPORATE SERVICES – FGN – BDO – FIAD S.A. – FIDCOMA SÀ RL – FIDELIA, CORPORATE & TRUST SERVICES S.A., LUXEMBOURG – FIDELIDADE – COMPANHIA DE SEGUROS, S.A. – FIDEURAM BANK (LUXEMBOURG) S.A. – FIDEURO S.A. – FIDUCENTER S.A. – FIDUCIAIRE BENOY KARTHEISER S.C. – FIDUCIAIRE CENTRALE DU LUXEMBOURG S.A. – FIDUCIAIRE CENTRALE DU LUXEMBOURG SALARIES ET SOCIAL S.A. – FIDUCIAIRE CONTINENTALE S.A. – FIDUCIAIRE D'EXPERTISE COMPTABLE LEREBOUTLET BRECCOUT LUXEMBOURG SÀ RL – FIDUCIAIRE DE L'EST S.A. – FIDUCIAIRE DE LUXEMBOURG S.A. – FIDUCIAIRE DE MERSCH S.A. – FIDUCIAIRE DES PME, S.A. – FIDUCIAIRE DU PARC SÀ RL – FIDUCIAIRE ELVINGER S.A. – FIDUCIAIRE FERNAND FABER – FIDUCIAIRE GÉNÉRALE DU LUXEMBOURG SÀ RL – FIDUCIAIRE JOSEPH TREIS SÀ RL – FIDUCIAIRE LUXEMBOURGEOISE SALAIRES & TRAITEMENTS S.A. – FIDUCIAIRE LUXEMBOURGEOISE SÀ RL – FIDUCIAIRE MULLER & ASSOCIÉS S.A. – FIDUCIAIRE THILL, S.A. – FIDUJO – FIDUJO CORPORATE & FUND SERVICES S.A. – FIDUPAR – FIDUPLAN S.A. – FIL (LUXEMBOURG) S.A. – FIL HOLDINGS (LUXEMBOURG) S.A. – FIL INVESTMENT MANAGEMENT (LUXEMBOURG) S.A. – FIN CONTROLE S.A. – FINERGE GLOBAL HOLDING – FINEXIS S.A. – FINEXPERT SÀ RL – FIS PRIVATBANK S.A. – FISCALITÉ, COMPTABILITÉ, GESTION SÀ RL – FISCOGES SÀ RL – FISHER INVESTMENTS LUXEMBOURG SÀ RL – FISOGEST S.A. – FLB EXPERTISE SÀ RL – S. – FLOSSBACH VON STORCH INVEST S.A. – FM INSURANCE EUROPE S.A. – FONDATION DE LUXEMBOURG – FONDATION LHOFF – FORESIGHT GROUP LUXEMBOURG S.A. – FORTUNA BANQUE SC. – FOX AND BEAVER ADVISORY SÀ RL – FOYER ARAG S.A. – FOYER ASSURANCES S.A. – FOYER SANTE S.A. – FOYER VIE S.A. – FRANKLIN TEMPLETON INTERNATIONAL SERVICES SÀ RL – FRIDAY INSURANCE S.A. – FSA FIAENCIERIE SERVICES ADMINISTRATIFS SÀ RL – FUCHS & ASSOCIÉS FINANCE S.A. – FUND CHANNEL – FUND-X S.A. – FUNDPARTNER SOLUTIONS (EUROPE) S.A. – FUNDS DLT – FUNDSQUARE S.A. – FWU AG LUXEMBOURG BRANCH – FWU INVEST S.A. – FWU LIFE INSURANCE LUX S.A. – G&G ASSOCIATES SÀ RL – GAM (LUXEMBOURG) S.A. – GEN II LUXEMBOURG SERVICES SÀ RL – GENERALI INVESTMENTS LUXEMBOURG S.A. – GLOBAL FUNDS MANAGEMENT S.A. – GLOBAL GENERAL PARTNER S.A. – GLOBAL OSIRIS AUDIT & EXPERTISE SÀ RL – GLOBALITY S.A. – GRANT THORNTON ADVISORY S.A. – GRANT THORNTON AUDIT & ASSURANCE S.A. – GRANT THORNTON FINANCIAL SERVICES – GRANT THORNTON PARTICIPATIONS – GRANT THORNTON TAX & ACCOUNTING S.A. – GRANT THORNTON VECTIS S.A. – GREENSTARS BNP PARIBAS S.A. – GSLP INTERNATIONAL SÀ RL LUXEMBOURG – GWS ADVISORY – HACA PARTNERS SÀ RL – HAMBURG COMMERCIAL BANK AG, LUXEMBOURG BRANCH – HAMMERHEAD SÀ RL – HANSAINVEST LUX S.A. – HARMONIC FUND SERVICES LUXEMBOURG S.A. – HAUCK & AUHFÄUSER ALTERNATIVE INVESTMENT SERVICES S.A. – HAUCK & AUHFÄUSER FUND SERVICES S.A. – HAUCK & AUHFÄUSER PRIVATBANKIERS AG NIEDERLASSUNG LUXEMBOURG – HCOB SECURITIES S.A. – HENDERSON MANAGEMENT S.A. – HMS LUX S.A. – HOCH PARTNERS CORPORATE SERVICES S.A. – HORUS AUDIT & ASSOCIÉS SÀ RL – HOUSE OF TRAINING – HSBC CONTINENTAL EUROPE, LUXEMBOURG – HSBC INVESTMENT FUNDS (LUXEMBOURG) S.A. – HSBC PRIVATE BANK (LUXEMBOURG) S.A. – I TRUST REAL ESTATE S.A. – IF GROUP S.A. – IF-PAYROLL & HR – IKANO CAPITAL S.A. – IKANO INSURANCE ADVISORY S.A. – IKANO S.A. – IMMO GESTION SÀ RL – IMS LUXEMBOURG ASBL – INDEPENDENT (RE)INSURANCE SERVICES S.A. – INDUSTRIAL AND COMMERCIAL BANK OF CHINA (EUROPE) S.A. – ING LEASE LUXEMBOURG S.A. – ING LUXEMBOURG – ING SOLUTIONS INVESTMENT MANAGEMENT S.A. – INNOFFICES S.A. – INSTITUT DES RÉVISEURS D'ENTREPRISES – INTEGRALE LUXEMBOURG S.A. – INTER FUND MANAGEMENT S.A. – INTERACTIVE BROKERS LUXEMBOURG SÀ RL – INTERNATIONAL FINANCIAL DATA SERVICES (LUXEMBOURG) S.A. – INTERNATIONAL FUND MANAGEMENT S.A. – INTERTRUST (LUXEMBOURG) SÀ RL – INTESA SANPAOLO BANK LUXEMBOURG S.A. – INTESA SANPAOLO SERVITIA S.A. – INVESTING FOR DEVELOPMENT SICAV – INVESTRE S.A. – IP CONCEPT FUND MANAGEMENT S.A. – IQ EQ (LUXEMBOURG) S.A. – IQ EQ ADVISORS S.A. – IQ EQ DEPOSITARY (LUXEMBOURG) S.A. – IQ EQ FUND MANAGEMENT (LUXEMBOURG) S.A. – IQ EQ FUND SERVICES (LUXEMBOURG) S.A. – IQ SOLUTIONS – J.SAFRA SARASIN FUND MANAGEMENT (LUXEMBOURG) S.A. – J.P.MORGAN ASSET MANAGEMENT EUROPE SÀ RL – J.P.MORGAN BANK LUXEMBOURG S.A. – JEAN REUTER, EXPERT COMPTABLE, RÉVISEUR D'ENTREPRISES – JINFA SÀ RL – JOHN DEERE BANK S.A. – JOHN DEERE CASH MANAGEMENT – JOHN DEERE LUXEMBOURG INVESTMENT SÀ RL – JUPITER ASSET MANAGEMENT INTERNATIONAL S.A. – KBA FUND CONSULTING S.A. – KBC ASSET MANAGEMENT S.A. – KIEGER (LUXEMBOURG) S.A. – KIEGER CAPITAL PARTNERS SÀ RL – KPMG LUXEMBOURG, SOCIÉTÉ COOPÉRATIVE – KPMG SERVICES – KREDIETRUST LUXEMBOURG – LA LUXEMBOURGEOISE SOCIÉTÉ ANONYME D'ASSURANCES – LA LUXEMBOURGEOISE-VIE SOCIÉTÉ ANONYME D'ASSURANCES – LA MANCHA HOLDING SÀ RL – LA MONDIALE EUROPARTNER – LA SECURITE ROUTIERE ASBL – LANDESBANK BADEN-WÜRTTEMBERG LUXEMBOURG BRANCH – LBO FIDUCIAIRE SÀ RL – LEONIQ SÀ RL – LFFS LUXEMBOURG BRANCH – LIMS ASBL – LINDEN MARIE JEANNE – LINK FUND SOLUTIONS (LUXEMBOURG) S.A. – LINKATERS LLP – LM INVESTMENT PARTNER S.A. – LODGING PRODUCTS AND SERVICES SÀ RL – LOMBARD INTERNATIONAL ASSURANCE S.A. – LOMBARD ODIER (EUROPE) S.A. – LOMBARD ODIER FUNDS (EUROPE) S.A. – LOMBARD ODIER T&O SERVICES (EUROPE) S.A. – LRI INVEST S.A. – LUTLAGET TAX AUDIT & ACCOUNTANCY – LUX NORDIC WEALTH MANAGEMENT S.A. – LUX-DEVELOPMENT – LUXCELLENCE MANAGEMENT COMPANY S.A. – LUXCSD S.A. – LUXEMBOURG FOR FINANCE – LUXEMBOURG FUND LABELLING AGENCY (LUXFLAG) – LUXEMBOURG INVESTMENT SOLUTIONS S.A. (LIS) – LUXEMPART S.A. – LUXFACTORY CONSULTING SÀ RL – LUXFACTORY S.A. – LUXGEST ASSET MANAGEMENT – LUXLAURIDEN SÀ RL – LUXLIFE S.A. – LUXSALAIRES S.A. – LYXOR FUNDS SOLUTIONS S.A. – MANDATUM LIFE FUND MANAGEMENT S.A. – MARGUERITE ADVISER S.A. – MARGUERITE INVESTMENT MANAGEMENT S.A. – MARSH MANAGEMENT SERVICES LUXEMBOURG SÀ RL – MAZARS FAS – MAZARS LUXEMBOURG S.A. – MEDIODANCA INTERNATIONAL (LUXEMBOURG) S.A. – MERCK FINANCE SÀ RL – MFEF LUXEMBOURG S.A. – MGI GROUPE FIDUCIAIRE LUXEMBOURG SÀ RL – MIDDLEGAM VENTURES S.A. – MIRABAUD ET CIE (EUROPE) S.A. – MITSUBISHI UFJ INVESTOR SERVICES & BANKING (LUXEMBOURG) S.A. – MIZUHO TRUST & BANKING (LUXEMBOURG) S.A. – MIJ HUDSON MANAGEMENT S.A. – MOJO CAPITAL S.A. – MOMENTUM ASSET MANAGEMENT S.A. – MONUMENT ASSURANCE LUXEMBOURG S.A. – MOORE AUDIT S.A. – MUFG LUX MANAGEMENT COMPANY S.A. – MULTICONCEPT FUND MANAGEMENT S.A. – MUTUALITÉ DES PME. – NATIXIS LIFE – NATIXIS WEALTH MANAGEMENT LUXEMBOURG – NAUTAUDITLH AVOCATS LUXEMBOURG SÀ RL – NBG ASSET MANAGEMENT LUXEMBOURG – NINETY ONE LUXEMBOURG S.A. – NOBIS ASSET MANAGEMENT S.A. – NOMURA BANK (LUXEMBOURG) S.A. – NORD/LB LUXEMBOURG S.A. COVERED BOND BANK – NORDEA BANK S.A. – NORDEA INVESTMENT FUNDS S.A. – NORDLUX VERMÖGENSMANAGEMENT LUXEMBOURG S.A. – NORTHERN TRUST GLOBAL SERVICES SE – NOTZ, STUCKI EUROPE S.A. – NOVO BANCO S.A. SUCCURSALE DE LUXEMBOURG – NTT LUXEMBOURG PSF S.A. – NUCLEAR INDUSTRY REINSURANCE ASSOCIATION NIRA – OAKLEY CAPITAL HOLDINGS SÀ RL – OAKTREE CAPITAL MANAGEMENT (LUX) SÀ RL – OCORIAN (LUXEMBOURG) S.A. – OCORIAN SERVICES (LUXEMBOURG) SÀ RL – OCTOGONE EUROPE S.A. – ODDO BHF ASSET MANAGEMENT LUX – OMNITRUST S.A. – ORBIT PRIVATE ASSET MANAGEMENT S.A. – ORDRE DES EXPERTS COMPTABLES – OREA CAPITAL – PARADOCS BIS SÀ RL – PARADOCS TER SÀ RL – PARFININDUS SÀ RL – PARTNERS FINANCES – PAYPAL (EUROPE) SÀ RL ET CIE, S.C.A. – PECOMAACTUARIAL AND RISK S.A. – PÉTILLANCES SÀ RL – PGIM REAL ESTATE LUXEMBOURG S.A. – PICTET & CIE (EUROPE) S.A. – PICTET ALTERNATIVE ADVISORS (EUROPE) S.A. – PICTET ASSET MANAGEMENT (EUROPE) S.A. – PICTET LIFE INSURANCE ADVISORS S.A. – PPRO PAYMENT SERVICES S.A. – PRAMERICA MANAGEMENT COMPANY S.A. – PRIME AIFM LUX S.A. – PRIME CAPITAL AG, LUXEMBOURG BRANCH – PRIVALUX MANAGEMENT S.A. – PROFESSIONAL INVESTMENT CONSULTANTS (EUROPE) S.A. – PWC ACADEMY SÀ RL – PWC SOCIÉTÉ COOPÉRATIVE – PWC TAX INFORMATION REPORTING SÀ RL – QUAESTIO CAPITAL MANAGEMENT SGR S.P.A. 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FIDUCIAIRE, SOCIÉTÉ FIDUCIAIRE ET COMPTABLE SÀ RL – SALTGATE S.A. – SANNE GROUP (LUXEMBOURG) S.A. – SAPHILUX SÀ RL – SAPHIR PARTNER S.A. – SCOTTISH WIDOWS EUROPE – SD WORX S.A. – SEB INVESTMENT MANAGEMENT AB LUXEMBOURG BRANCH – SEEREL TECHNOLOGIES S.A. – SEI INVESTMENTS LUXEMBOURG S.A. – SG FINANCING AND DISTRIBUTION – SIMON THEIS, EXPERT COMPTABLE – SKANDINAVISKA ENSKILDA BANKEN AB (PUBL), LUXEMBOURG BRANCH – SMBC NIKKO BANK (LUXEMBOURG) S.A. – SMBC NIKKO INVESTMENT FUND MANAGEMENT COMPANY (LUXEMBOURG) S.A. – SOCIÉTÉ DE LA BOURSE DE LUXEMBOURG S.A. – SOCIÉTÉ GÉNÉRALE ISSUER – SOCIÉTÉ GÉNÉRALE LIFE INSURANCE BROKER S.A. – SOCIÉTÉ GÉNÉRALE LUXEMBOURG – SOCIÉTÉ GÉNÉRALE PRIVATE WEALTH MANAGEMENT S.A. – SOCIÉTÉ GÉNÉRALE RE S.A. – SOCIÉTÉ NATIONALE DE CRÉDIT ET D'INVESTISSEMENT – SOFINEX S.A. – SOGECORE S.A. – SOGELIFE S.A. – SPIRIT ASSET MANAGEMENT S.A. – SPORTTOTO INTERNATIONAL S.A. – STATE STREET BANK INTERNATIONAL GMBH, LUXEMBOURG BRANCH – STATERA AUDIT SÀ RL – STEVENS ET DE MUNTER S.A. – STIBBE AVOCATS – STONEX FINANCIAL EUROPE S.A. – STRUCTURED INVEST S.A. – SUMITOMO MITSUI TRUST BANK (LUXEMBOURG) S.A. – SVENSKA HANDELSBANKEN AB (PUBL), LUXEMBOURG BRANCH – SWISS LIFE (LUXEMBOURG) S.A. – SWISS LIFE ASSET MANAGERS LUXEMBOURG – SWISS LIFE PRODUCTS – SWISS RE EUROPE S.A. – SWISSQUOTE BANK EUROPE S.A. – SYNCORDIS PSF – SYNCORDIS S.A. – T.ROWE PRICE (LUXEMBOURG) MANAGEMENT S.A. – TATA CONSULTANCY SERVICES LUXEMBOURG S.A. – TAX CONSULT S.A. – TDR CAPITAL SÀ RL – THE BANK OF NEW YORK MELLON SA/NV – LUXEMBOURG BRANCH – THE ONELIFE COMPANY S.A. – THE ROYAL BANK OF SCOTLAND INTERNATIONAL LIMITED, LUXEMBOURG BRANCH – THE SHIPOWNERS' MUTUAL PROTECTION & INDEMNITY ASSOCIATION (LUXEMBOURG) – THE WEST OF ENGLAND SHIP OWNERS MUTUAL INSURANCE ASSOCIATION (LUXEMBOURG) – TMF LUXEMBOURG S.A. – TOKIO MARINE EUROPE S.A. – TRADITION LUXEMBOURG S.A. – TRANSRE EUROPE S.A. – TRUSTERS S.A. – TUSPARK CAPITAL MANAGEMENT (LUXEMBOURG) SÀ RL – TYCO FIRE & SECURITY S.C.A. – U.S. BANK GLOBAL FUND SERVICES (LUXEMBOURG) SÀ RL – UBP ASSET MANAGEMENT (EUROPE) S.A. – UBS EUROPE SE, LUXEMBOURG BRANCH – UBS FUND MANAGEMENT (LUXEMBOURG) S.A. – UNICREDIT BANK AG LUXEMBOURG BRANCH – UNICREDIT INTERNATIONAL BANK (LUXEMBOURG) S.A. – UNION BANCAIRE PRIVEE (EUROPE) S.A. – UNION INVESTMENT FINANCIAL SERVICES S.A. – UNION INVESTMENT LUXEMBOURG S.A. – UP CONSULTING S.A. – VALORIS AND BENEFITS SÀ RL – VAM GLOBAL MANAGEMENT COMPANY S.A. – VICTORY ASSET MANAGEMENT S.A. – VITIS LIFE S.A. – VOTORANTIM CIMENTOS INTERNATIONAL S.A. – VP BANK (LUXEMBOURG) S.A. – VP FUND SOLUTIONS (LUXEMBOURG) S.A. – WAYSTONE MANAGEMENT COMPANY (LUX) S.A. – WEALINS S.A. – WILDGEN S.A. – WORLDLINE EUROPE – WORLDLINE FINANCIAL SERVICES (EUROPE) S.A. – XINEX SÀ RL – ZEDRA LUXEMBOURG – ZIFFER LU SÀ RL – ZIMMER & PARTNERS S.A. – ZOUGOR MANAGEMENT SÀ RL – ZURICH EUROLIFE SA



**ASSOCIATION POUR LA SANTÉ AU TRAVAIL
DES SECTEURS TERTIAIRE & FINANCIER**

(illustration image)

15-17 avenue Gaston Diderich
L-1420 Luxembourg

Tél. 22 80 90-1
Fax 22 80 81



www.ASTF.LU
ACCUEIL@ASTF.LU

[LINKEDIN.COM/COMPANY/ASTF-LU](https://www.linkedin.com/company/astf-lu)
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