



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

ANNUAL REPORT 2024



TABLE OF CONTENT

▪ EDITORIAL	3
▪ KEY FIGURES & EVOLUTIONS	4
▪ CONSULTATIONS TO FOLLOW-UP SPECIFIC SITUATIONS	5
▪ VISITS FOR PROFESSIONAL RECLASSIFICATION	6
▪ BURN-OUT FOLLOW-UP	7
▪ MEDICAL CHECK-UPS & PERIODIC EXAMINATIONS	8
▪ TRAININGS	10
▪ THRIVING ABROAD	12
▪ PSYCHOLOGY	14
▪ LIGHTHOUSE	15
▪ SOPHROLOGY	17
▪ ERGONOMICS	18
▪ COMMUNICATION	20
▪ TEAM	22
▪ BOARD OF DIRECTORS	23
▪ MEMBERS	24



Dr Patrizia Thiry-Curziotti
GENERAL DIRECTOR

« Wind of change »

This is the title of my first editorial in 2014. Upon re-reading it, I realized that I could copy it word for word. At the time, I spoke about ghosts that haunted employees' sleep: job insecurity, restructuring, mergers, and outsourcing. Today, 11 years later, I can add a fifth ghost: artificial intelligence.

Not that it matters: psychosocial risks have not improved! We launched our « Lighthouse » program aimed at preventing burn-out. Employees can sign up for a three-month period during which they will learn about professional exhaustion and how to protect themselves. The program has been incredibly successful!

But this is only one side of the coin. The other side is the working conditions: intensity, availability, and duration are heavily influenced by new communication technologies. Humans are not machines and cannot be « optimized ». We are given unattainable « goals » and despite our best efforts, we will be told at the end of the year that we could have done better. Can someone who is already giving their all still do better? And yet, everyone will try to give more of their time and health in pursuit of that carrot called recognition.

What if we started by giving ourselves that recognition? What if we started each day by thanking our body for functioning well, our brain for guiding us well, and our soul for taking care of those we love? What if instead of always chasing « more » and « better », we could sit down and quietly contemplate « enough » and « well »?

Do you know the happiness cocktail? It's the homemade aperitif of our body made from dopamine, oxytocin, cortisol, serotonin, and endorphins. Creativity, social contacts, focus, gratitude, and humor are its providers. But also meaning, generosity, challenge, harmony, and sports. So, take the shaker and let your imagination run free with the composition and dosage. There are no side effects and no toxic threshold. To be consumed without moderation!

Will we ever understand that we need to work to live and not live to work?

KEY FIGURES & EVOLUTIONS

The year 2024 has been a prosperous one. Indeed, despite decreases in flu vaccinations (-10,39%), psychological consultations (-3,67%), and stagnation in consultations for special situations, all other indicators are on the rise.

In 2024, the ASTF has 673 member companies, representing 58 535 affiliated employees.

Regardless of the reason, 12 971 employees were followed and supported by our doctors and psychologists. This figure reflects the ASTF's commitment to ensuring the physical and mental well-being of its employees by providing personalized and tailored support.

Regarding consultations for special situations, 4 010 consultations were conducted, including 1 936 medical consultations and 2 074 psychological consultations. Additionally, 1 051 people benefited from a medical check-up and 1 257 from a periodic examination. These two types of examinations allow for better and more regular monitoring of the health of sector employees, thus contributing to disease prevention.

Throughout the year 2024, the Lighthouse program took off. This program saw significant participation. Indeed, a total of 35 people participated.

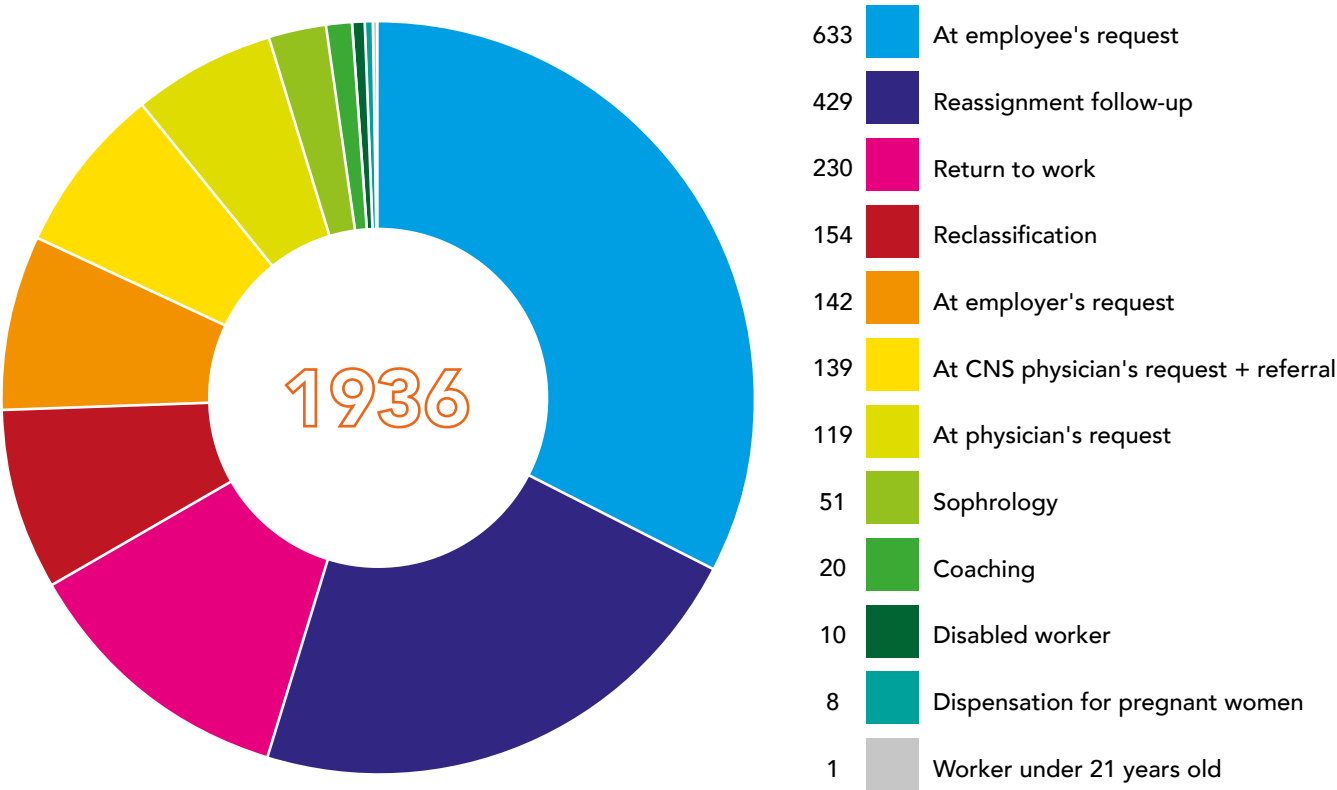
	2024	Evolution	2023
Affiliated companies	673	▲0,75%	668
Affiliated employees	58 535	▲3,1%	56 777
Employees followed-up	12 971	▲9,73%	11 821
Appointments & consultations	16 271	▲5,51%	15 422
Medical examinations on recruitment	9 356	▲4,37%	8 964
Consultations for special situations	1 936	▲0,99%	1 917
Psychological consultations	2 074	▼-3,67%	2 153
Professional reclassification	148	▲40,95%	105
Medical check-ups	1 051	▲6,27%	989
Periodic examinations	1 257	▲44,65%	869
Participants in the Lighthouse program	35	▲169,23%	13
Flu vaccinations	4 760	▼-10,39%	5 312

CONSULTATIONS TO FOLLOW UP SPECIFIC SITUATIONS

A detailed analysis of the distribution of consultations for special situation follow-ups reveals that 51,7% of them are conducted by the psychological team.

Regarding the 1936 consultations carried out by the medical team, the reasons are varied. The first reason is visits at the employee's request, with a total of 633 consultations. The second most frequent reason is reclassification follow-up, with 429 consultations. Returning to work after absences of more than 6 weeks is the third most important reason, with 230 consultations.

Additionally, 154 people were seen to initiate professional reclassification, 142 visits were made at the employer's request, and 119 were requests from the occupational physician, which most often correspond to patients referred back to the physician at the end of their sessions with the psychologists and/or coach of the ASTF.

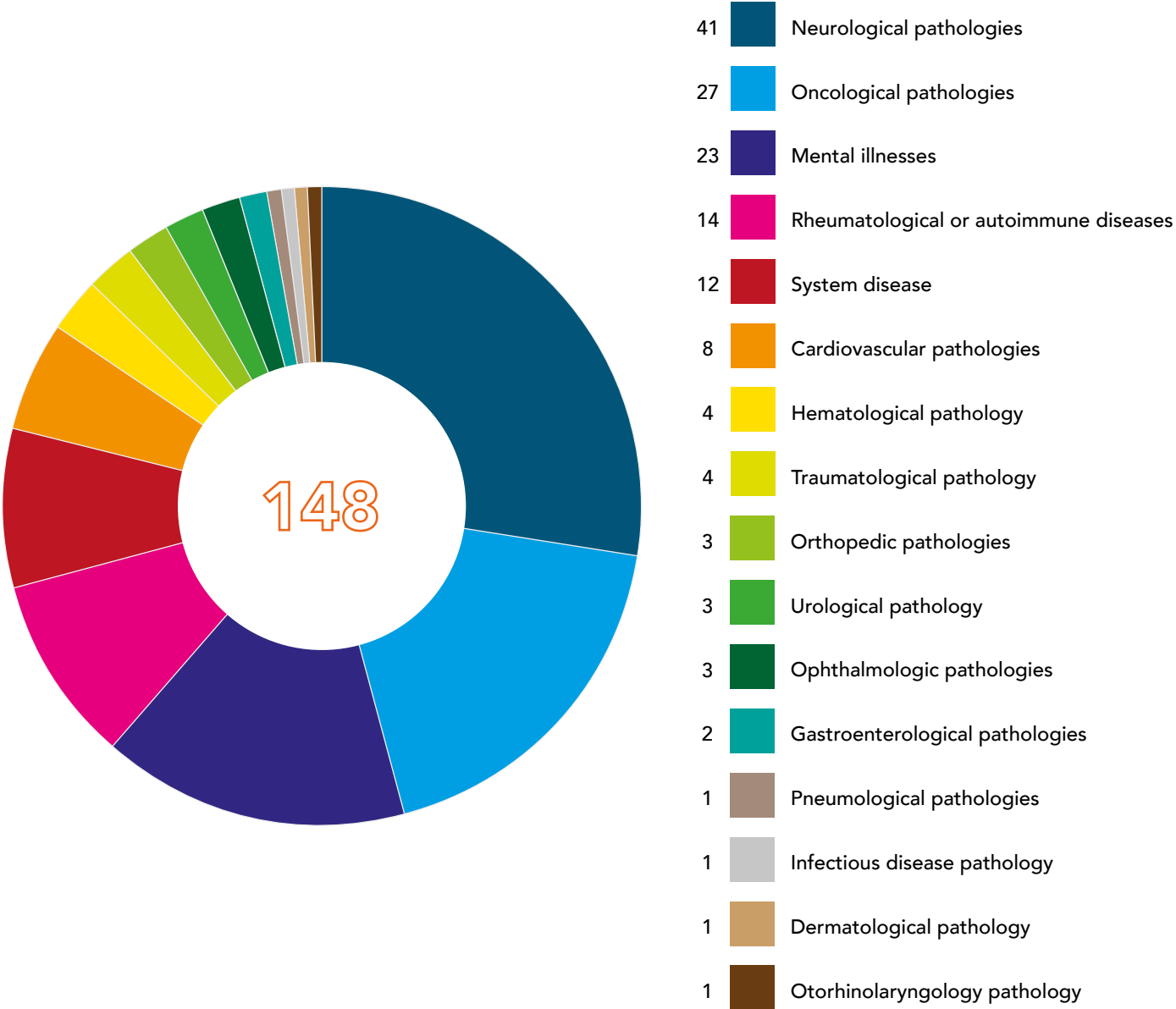


VISITS FOR PROFESSIONAL RECLASSIFICATION

The number of reclassification visits has nearly tripled compared to 2023, rising from 53 to 148.

In 2023, psychosocial disorders were the main reason for reclassification. This year, they rank third, surpassed by neurological pathologies (primarily cases of multiple sclerosis or Parkinson's disease), which account for 28,7%. Oncological pathologies follow with 18,2% of cases.

The other causes of reclassification, detailed in the graph opposite, are less frequent, each representing less than 10% of the reasons.



BURN-OUT FOLLOW-UP

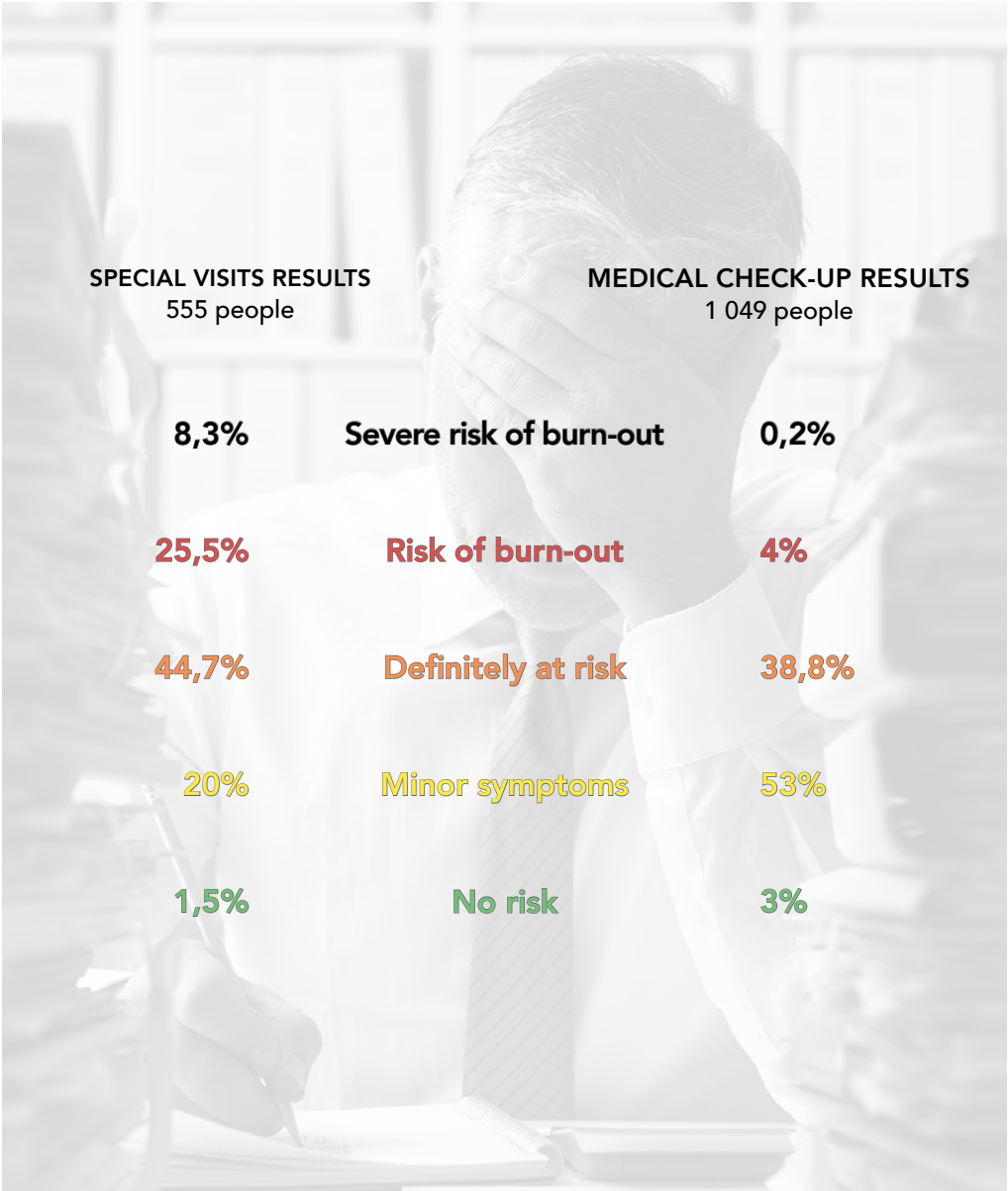
A comparative analysis of the results from the stress self-test questionnaires was conducted between ASTF patients presenting for a check-up and those consulting for special situation follow-ups.

The analysis of the results highlights that burn-out is not a problem exclusive to individuals consulting for special visits. Although these cases show a higher prevalence of severe situations (8,3% severe burn-out compared to 0,2% in check-ups), the data also reveals a significant proportion of individuals at risk during health check-ups.

Among the 1 049 individuals examined during medical check-ups, 42,8% show concerning signs (4% at risk of burn-out plus 38,8% probably at risk). This highlights that even patients coming for health check-ups, without explicit stress-related complaints, show signs of psychological overload. Added to this, 53% of individuals present « minor symptoms of burn-out », indicating accumulated fatigue that could evolve into more serious forms if ignored.

The data from the 555 patients seen during special visits show more marked intensity and severity. Individuals without apparent risks constitute the minority of cases (1,5% for special visits, 3% for check-ups). This indicates a generalized trend towards advanced states of stress, regardless of the situation or the reason for the visit.

These results confirm that burn-out is a health issue because even in apparently healthy individuals, the phenomenon is latent, justifying systematic screening to prevent more critical situations.



(illustration image)

CHECK-UPS AND PERIODIC EXAMINATIONS

True to the motto « The health of the company depends on the health of the employees », the ASTF has implemented periodic examinations mentioned in the 1994 Occupational Health Act since June 2023. The goal is to better monitor the health of employees.

Originally, check-ups were offered to companies for monitoring the health of their employees in the absence of periodic examinations. Since June 2023, check-ups have been equated with periodic examinations, and a fitness certificate containing no medical data is issued at the end of the examination. This certificate indicates the frequency at which the employee should be reviewed by occupational health services. The frequency is every 5 years for employees under 50 and every 3 years for those over 50. The only difference between periodic examinations and check-ups lies in the exams performed. During check-ups, the employee also receives a blood test (the cost of which is billed to the employer), an electrocardiogram, lung and hearing tests, and an osteoporosis screening for women over 45.

2024 Report

During the year 2024, the ASTF medical team conducted 1 257 periodic examinations and 1 051 check-ups. 64 companies offered their employees the opportunity to have a check-up. The average age of the participants is 47,3 years.

CHECK-UPS	2024	2023
Companies	64	69
Participants	1051	989
Average Age	47 y.o. 1/3	45 y.o. 1/2
Screened conditions	796	818

Over the course of the check-ups, a total of 796 pathologies were discovered, primarily cardiovascular conditions (310), which are often asymptomatic. This includes cases of hypercholesterolemia (115), hypertriglyceridemia (20), and hypertension (46).

(see diagrams on next page).

During this examination, patients also complete a stress questionnaire. Through this questionnaire and during the interview with the occupational physician, psychological conditions such as burnout, chronic stress –whether professional or personal–, depression, or even anxiety-depressive syndrome can be diagnosed (93 cases). Many other pathologies are also identified.

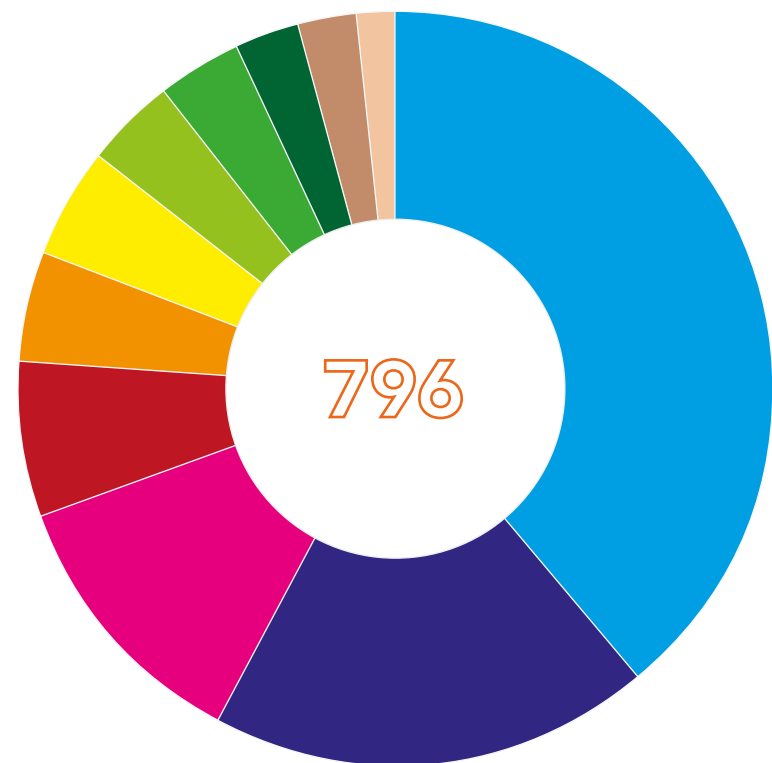
Both check-ups and periodic examinations provide a valuable opportunity for the physician and patient to focus on prevention, emphasizing the importance of a healthy lifestyle (eating well, exercising, and sleeping well). They also help to raise awareness about the ASTF and its various services, ultimately helping to preserve our most valuable asset: our health.

If you would like more information about check-ups, periodic examinations, or have any questions, please feel free to contact us:

accueil@astf.lu or checkup@astf.lu

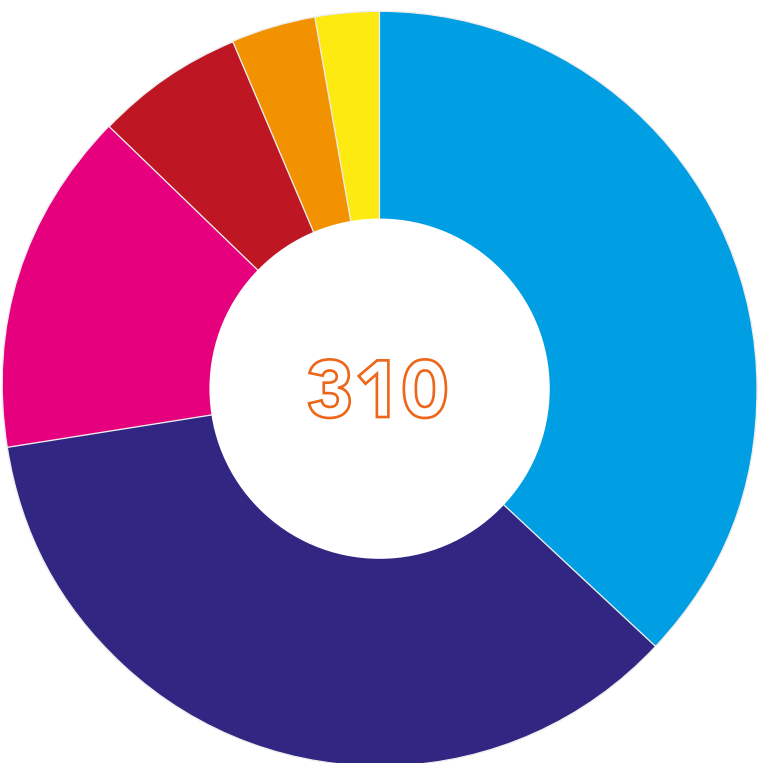
MEDICAL CHECK-UPS

Pathologies screened



310	Cardiology	32	Rheumatology
151	System (fatigue, obesity)	27	Endocrinology
93	Psychiatry	24	Hepato-gastro-enterology
52	Hematology	18	Various
38	Urology	13	Ear-nose-throat
38	Ophtalmology		

Distribution of cardiac pathologies



115	Hypercholesterolemia
110	Elevated LDL cholesterol
46	High blood pressure
20	Hypertriglyceridemia
11	Rhythm disorders
8	Other (ventricular hypertrophy, heart murmur)

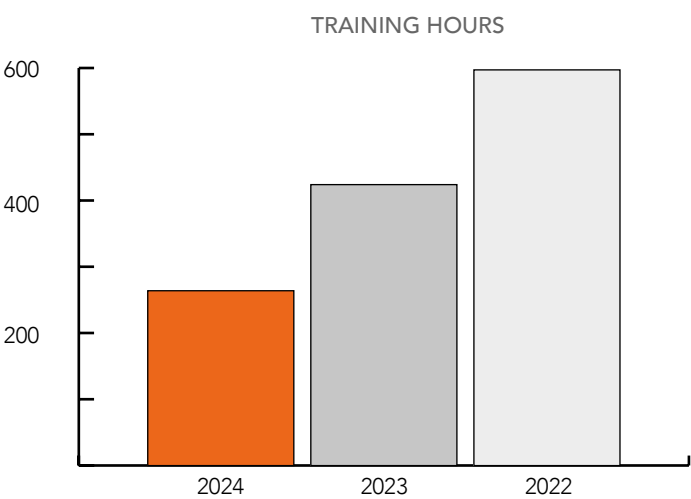
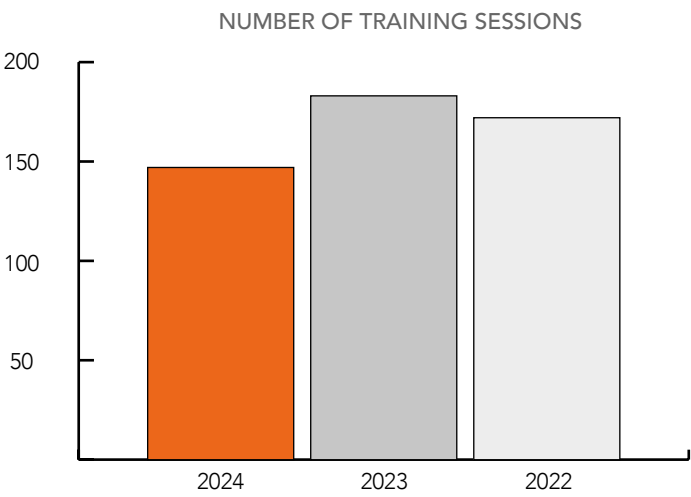
TRAININGS

The number of training sessions we provided in 2024 (147 totaling 264 hours) has decreased compared to previous years (183 in 2023 compared to 172 in 2022). Changes in the number of trainers and the nature of the subjects covered, including themes and durations, have contributed to these variations. Additionally, in March 2024, the ASTF decided to discontinue the webinar format to encourage the active presence of our trainers in the field and to facilitate exchanges in the most secure conditions possible for the participants in our interventions.

- In 2024, a significant portion of the training sessions were dedicated to short information/training sessions on two new laws introduced in 2023: the right to disconnect and the law on moral harassment, focusing on the impact of these topics on employee health.
- In contrast, in 2022, two categories of long-duration training –mental health first aid and health management for managers– were in high demand, thereby increasing the total number of training hours.

In general, we observe that companies tend to prioritize short training sessions and are more hesitant about longer training sessions on health prevention for their management teams.

However, we recommend supporting managers by providing them with a better understanding of the impacts of work on their teams' health and helping them maintain their own well-being.



For the content of the topics, this year we observe that in the training categories:

- **Workplace health** (stress management, burnout prevention, mental health, other health risks),
- **regulatory aspects** (labor code : harassment, right to disconnect),
- **prevention of psychosocial risks,**
- **a healthy lifestyle** (recommendations: nutrition, sleep, physical activity, relaxation techniques),
- **ergonomics,**

represented the majority of our training program in 2024 and have, for the most part, been strengthened throughout this year.

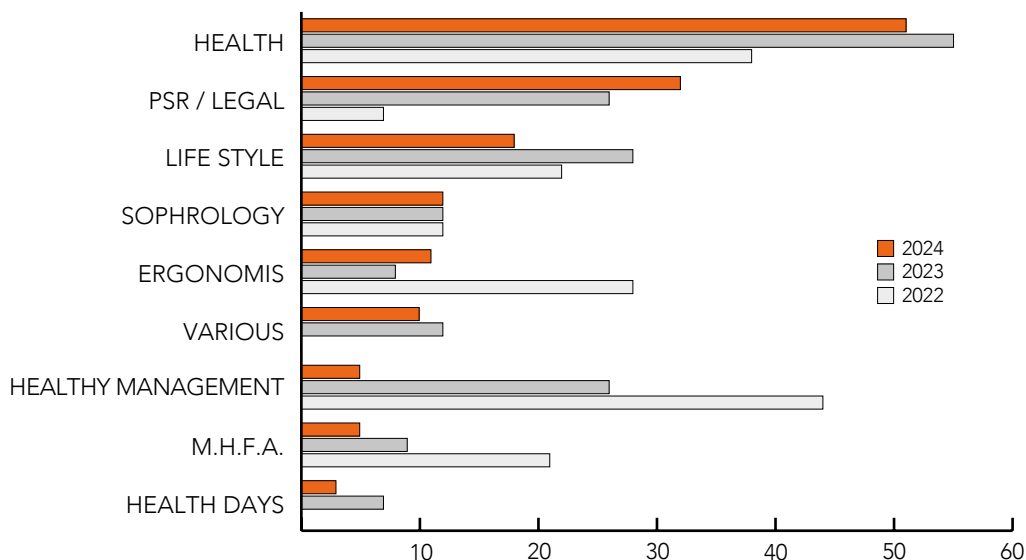
Thus, among the companies requesting training, many have offered their employees short training cycles. These trainings cover topics such as stress management, burnout prevention, and recommendations for a healthy life, all grouped under the term « perfect day ». These cycles are typically spread over one or two years.

From a prevention standpoint, this allows participants to understand and integrate the concepts and implement new habits. A good model to follow, where the short duration of each intervention is perfectly suited to the entire cycle.

Mental Health First Aid

A set of 5 mental health first aid training sessions has been conducted, bringing the total number of training groups on this subject to 48 since we started offering this training in 2021.

DISTRIBUTION OF TRAINING SESSIONS



Accents for 2025

- The certifying training course ASTF « HR and Well-being at Work Curriculum » for small businesses in inter-company and for teams in larger enterprises in intra-company settings, will be launched in the second quarter of 2025.
- Continue to seek dialogue with management on the importance of raising awareness and the benefits of developing a conscious and active corporate culture in preventing health issues.
- Continue and strengthen support for managerial teams by offering specific training that enables them to better understand their role in organizational health and team dynamics.

In 2024, our psychosocial team considered the issue of adapting to living abroad and expatriation. The demand for specific support to accompany individuals coming from abroad to work in Luxembourg originally came from some of our member companies. Despite their internal efforts in intercultural awareness and diversity training, They observed that their international recruits were facing difficulties in integration.

While working abroad can be one of the most revealing, enriching, and rewarding professional experiences, recent studies show that individuals moving abroad for work may be more exposed to health issues. They may face what is known as integration stress and potentially related health problems, such as anxiety, depression, and physical health issues.

Aware of these health risks, and in a context where recruitment and retention are becoming increasingly costly for companies, we developed a prevention program tailored to the specific risks of expatriation.

What means integration stress?

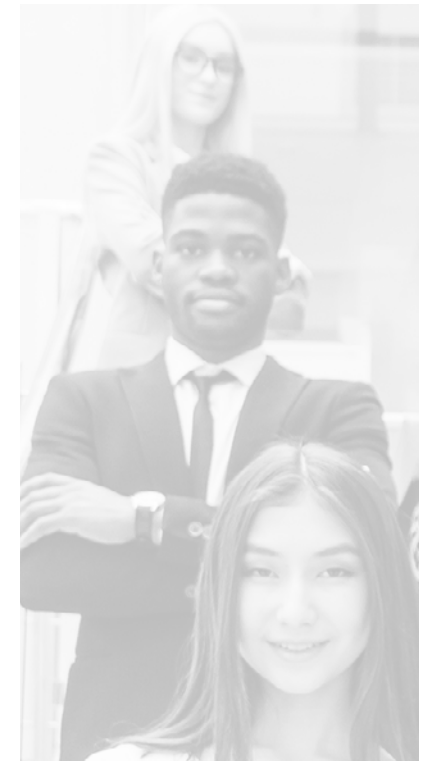
When members of different cultures interact, a process of acculturation begins: each individual will be led to evolve in their perception of the world, themselves, and others as a result of these interactions. These interactions can lead to conflicts, misunderstandings, and confusion. The causes can be language barriers, values that are not necessarily shared, or simply different ways of acting. The concept of integration stress describes the psychological state of an individual who is confronted with these kinds of difficulties.

It is characterized by:

- uncertainty, anxiety, or stress;
- a sense of cultural confusion, loss of bearings;
- anger and frustration;
- a feeling of loneliness and homesickness.

If maintained over time, this state can influence sleep, health, habits, and overall well-being.

This integration stress can be even more pronounced when the expectations of the host country towards newcomers are often assimilation: it is expected that newcomers adopt the behaviors, customs, traditions, and norms of the dominant culture at the expense of their culture of origin.



(illustration image)

The ASTF initiative, a program organized around three pillars:

1. Training and Awareness

Trainings (1h each)

For all interested people:	Diversity and health
For managers :	Diversity and healthy leadership
For international new joiners :	Acculturation and resilience

Knowledge is power, as the saying goes. In the field of prevention, it is essential to raise awareness about the risks individuals may face. Three distinct training programs have been developed, each targeting a different audience with different objective:

International Staff

- Understand the specific challenges associated with expatriation, as well as the psychological and practical aspects of relocation.
- Equip individuals with effective adaptation mechanisms to cope with stress, anxiety, and uncertainty, as well as strategies for building social connections and managing work-life balance.

Other staff members

- Raising awareness about expatriation-related stress fosters a culture of understanding and empathy within the organization, encouraging colleagues to offer support and assistance to international staff.

Managers

- Develop and apply healthy leadership techniques and approaches tailored to the integration of international staff: this includes providing guidance on creating a supportive and inclusive work environment, recognizing and addressing the specific needs of international staff, and promoting a culture of open communication and respect.

2. Establishment of support groups around adaptation resources

Group coaching sessions (2h, once a month)

Emotional regulation.
Communication.
Self-Management.

Groups can be organized within a single company or across multiple companies. The goal is to create a space where newcomers can reflect and exchange experiences with others in similar situations. By sharing their stories, they can find a sense of solidarity. They have a space to express their difficulties but also to discover best practices that can help them adapt. Additionally, the group provides social support to newcomers who are seeking guidance.

3. Individual counseling

Individual counseling (on demand)

Maximum of 3 one-hour sessions.

For individuals experiencing integration stress, specific individual follow-up with our psychologists is provided. These sessions (a maximum of 3 for this topic) will allow new arrivals to discuss their difficulties, reflect on the resources to be implemented to evolve positively in their new environment.

To offer its member companies the opportunity to provide psychological support to their employees, the ASTF has a team of psychologists, work sociologists, and personal development coaches, with the goal of addressing and supporting the various emerging issues in today's work contexts.

Here are the three main areas on which the team focuses:

Support

Due to the high demand for consultations, the complexity of situations experienced by employees, and the rise of issues such as professional burnout, conflicts, demotivation, and loss of self-esteem, it is essential for the team of social medicine professionals to offer specific support.

Our support stands out through high-quality follow-up, combining professionalism, respect, and active listening. We use specific tools that we make available to our patients to help them regain balance, overcome, and emerge from their crisis.

Each individual receives personalized support, tailored to their specific needs, to improve their overall well-being and promote lasting recovery.

Discussion groups

By definition, a discussion group is a space where participants can share their experiences, listen to each other, and discuss their common concerns. The group acts as a support and a mirror, allowing each person to put their experiences into perspective and progress.

Objectives of the discussion group:

- to help people reconnect socially;
- to help people overcome feelings of shame, guilt, or despair;
- to help participants understand what is at play between them and their work environment (colleagues, management, tasks, etc.);
- to change beliefs/behaviors through group dynamics;
- to develop potential and invest positively in the future;
- to reduce feelings of loneliness;
- to provide a space conducive to personal development.

The discussion group is used in the Lighthouse program and also independently.

Training

We offer a series of training programs available on demand. These programs are designed to meet the specific needs of employees in the tertiary and financial sectors.

Training is at the heart of our mission to support individuals experiencing psychological difficulties. It aims to develop the necessary skills to strengthen resilience, self-esteem, and self-confidence. These skills enable individuals to better cope with the challenges and stresses of daily life and thus avoid relapses.

We are committed to providing them with the tools and skills necessary to overcome their challenges, combining professionalism and humanity, so that each individual feels supported, respected, and understood throughout their journey.

LIGHTHOUSE

Since its introduction up until 2024, 48 people have participated in the Lighthouse project, with 35 participants in 2024.

Changes from 2023

In 2024, following our pilot projects, we enhanced our Lighthouse program. The existing program was supplemented with:

- **3 sessions of physical mobilization:** these aim to get the body moving again and help participants become more aware of their physical selves.
- **1 communication training:** each participant can reflect on their own communication style to better understand themselves.
- **An extended period** dedicated to discussion groups. The session duration has increased from 2 to 3 hours.

These changes are intended to improve our program, addressing both the body and the mind, all within a preventive approach.

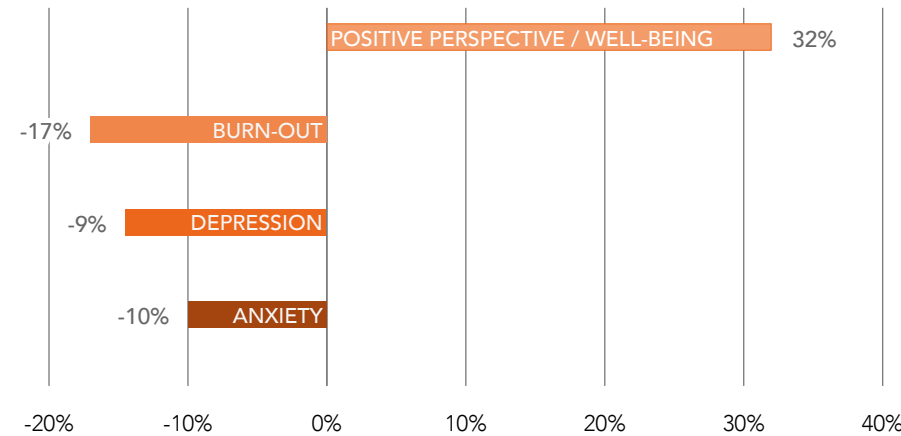
Evaluation of the program's impact on participants' symptoms and well-being.

As in the previous year, the 35 participants completed a psychometric evaluation of the risk level for burnout, symptoms of anxiety and depression, and other psychosomatic indicators at the beginning and end of the program.

They also completed a short questionnaire assessing the positive perspective and well-being of the participants (references for the tools on the next page).

Overall, we were able to observe the following results:

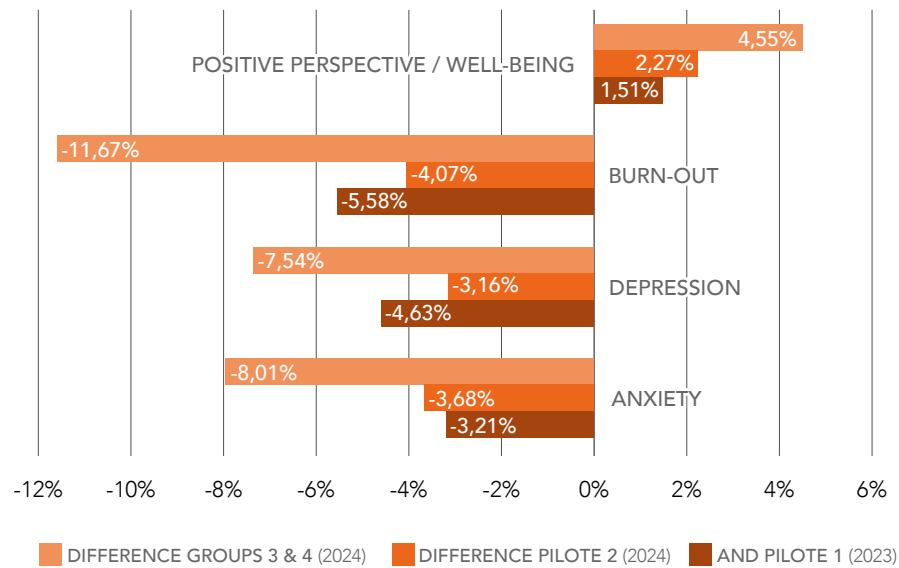
Average change between two measurements



On average, across the four evaluated scales, the results improved, meaning that anxious and depressive symptoms and the risk of professional burn-out decreased, while the positive perspective/well-being scale showed a significant increase. This confirms the program's approach aimed at raising awareness and strengthening the adaptive resources of the participants.

In line with our initial findings from the pilots, we observe that for individuals with higher scores on the anxiety and/or depression symptom evaluation scales, the results do not show improvement. However, the positive perspective on the future improves for most participants. These results would confirm the trend that the program seems to be more beneficial for participants with mild to moderate symptoms of anxiety, depression, and professional burnout, and thus represents a preventive tool.

Differences before-after (entire program since 2023)



For all participants, the evaluated psychosomatic symptoms (anger, sleep problems, pain, etc.) decreased in variety and intensity.

This could be explained by the fact that we introduced more group time (two additional group sports sessions, extended discussion group duration, and an added communication course). The group effect seems to have a very beneficial impact on the results.

References for the evaluation tools:

- Emotional distress - anxiety - short form for adults; 2008-2012 PROMIS Health Organization
- Emotional distress - depression - short form for adults; 2008-2012 PROMIS Health Organization.
- DSM-5-TR Measurement of self-assessed cross-sectional level 1 symptoms - adulte, 2013 APA.
- Lukat, J., Margraf, J., Lutz, R., van der Veld, W.M., Becker, E.S. (2016). Psychometric properties of the positive mental health scale (PMH-scale). BMC Psychology, 4;8.
- Doi: 10.1186/s40359-016-0111-x.



SOPHROLOGY

Since 2021, the ASTF has offered its affiliates the opportunity to discover and practice sophrology.

This offer, initially dedicated to individual interventions, has evolved to include the practice of this personal development and relaxation method in companies, extending to group sophrology sessions at the ASTF as part of the « Lighthouse » project.

The objectives of these interventions vary, although they all rely on the relaxation of breathing, the body, the mind, and emotions.

- Individually, and in collaboration with the service's doctors and psychologists, deep work is done on the reason for their care.
- In companies, the discovery and practice of the method through regular or one-off sessions are offered to help employees take a moment for themselves, learn to relax, and acquire tools for better stress management, with the goal of improving well-being at work.

In addition to these themes, sessions on achieving a better balance between private and professional life, improving communication, better work organization, and better sleep through sophrology have been proposed.

In parallel, and to provide greater flexibility for our affiliates, sessions have been recorded, allowing our employees access after registering via our website. Finally, as part of our Lighthouse project, sophrology relaxation workshops have been offered to our participants.

In a relaxed atmosphere, these meetings allowed participants to discover the link between stress and breathing, the impact of stress on the body, the actions to take to reduce this impact, improve breathing, express emotions, and sleep better.

SOPHROLOGY SESSIONS	2024	2023
In-companies sessions	12	15
Individual appointments	51	71
Group sessions (Lighthouse)	12	-
Video conference sessions	9	-
Sophrology video episodes	11 (FR.)	



(illustration image)

ERGONOMICS

In 2024, we have focused intensively on workplace ergonomics while simultaneously adopting a new approach, rather than solely concentrating on the ergonomic aspects of the workplace, we are shifting our focus to individual health management. This comprehensive concept aims to provide valuable support to both, companies and employees to promote well-being and health sustainably. Given the increasing number of orthopedic complaints caused by prolonged sitting and static work postures, our goal is to develop and implement preventive measures by providing the following services:

Workplace Analysis

Our approach involves providing support when companies or their employees encounter difficulties with their work materials. In such cases, we visit employees directly at their workplaces. Together, we make all necessary adjustments to the existing working tools, as far as possible. If it becomes apparent that the available equipment does not meet individual needs, we document this in a specific report created as part of the workplace analysis. This report is made available to both, employees and companies and includes targeted recommendations for improving ergonomic conditions.

Ergo-Coaching

An innovative component of our support is the focus on individual health management. We begin by assessing the specific needs of employees, including orthopedic issues, activity levels, and overall work-life situations. We also educate them about the challenges posed by static work postures and provide general health strategies tailored to their individual circumstances. Following this, we offer newly introduced individual training sessions that provide valuable support through targeted mobility training to counteract orthopedic problems. Even when office materials are ergonomically designed, static work postures in front of a computer remain a challenge that is not suited for the human body. Our training sessions aim to actively address this issue and equip employees with tools to enhance their mobility and health.

Ergo-Workshops

We believe that through targeted measures and individual training, we can not only promote the health of our employees but also enhance productivity and satisfaction in the workplace. Additionally, we offer training in ergonomics as further support for companies. In these sessions, employees are introduced to the topic of workplace ergonomics, the challenges of static work postures are explained, and the correct adjustment of work equipment is demonstrated. We also encourage the exchange of practical strategies for individual health management.



(illustration image)

Conclusion

Since the mid-2024, we have structured our service in this direction and we are still just getting started. However, we are encouraged by the very positive feedback we have received from the workshops, ergonomic consultations, and training sessions we have conducted so far. Our goal is to generate the best possible solutions for companies and their employees, creating a healthy and ergonomic work environment that supports the well-being and performance of all involved actors.

Since the service is still in the development phase since mid-2024, the statistical data at this stage are not sufficient to establish meaningful comparisons. Therefore, for the year 2025, we plan to distinguish between the different types of appointments and support measures to allow for more precise analysis and evaluation of progress and results.

	2024
Workstation visits	46
Ergo-coachings	97
Ergo-Workshops	20

Appointment Types

Ergonomie

Individual consultations following equipment issues.
Information and assistance for orthopedic problems.

Ergo-Coaching

Practical help with mobility and problem-solving exercises.

Workplace Analysis

Workplace Analysis within the company to ensure proper adjustment of work tools.

Work Environment

Analysis of the workplace within the company to ensure an ideal work environment.

Ergo-Workshops

Workshops covering all aspects of workplace ergonomics and health management.



(illustration image)

COMMUNICATION

In 2024, we implemented a new statistics tool, a necessary change to remain compliant with the General Data Protection Regulation (GDPR). However, it has also introduced nuances in the comparison with previous years. The results take into account the specifics of the new tool and the constraints imposed by user consent.

Website

The website recorded a total of 38 741 visitors in 2024 (+19,46%), with an average of 3 228 unique visitors per month. It is noteworthy that the months of January and February were particularly significant, exceeding the 4 000 monthly visitors threshold and accounting for more than 20% of annual visitors.

The most viewed pages remained unchanged from the previous year, with the homepage at the top, followed by forms and medical check-ups.

In total, 94 847 pages were viewed in 2024.

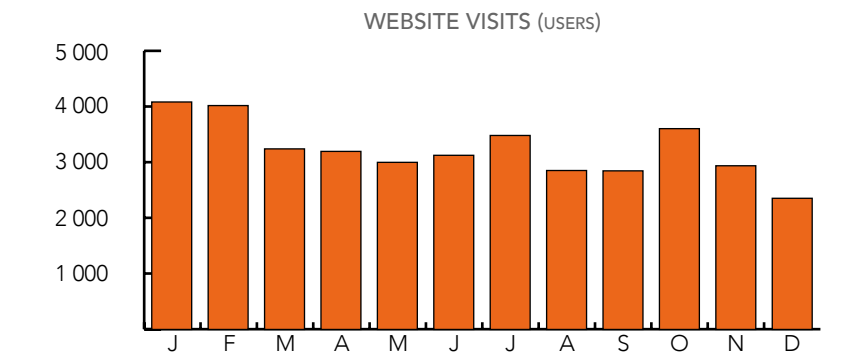
Visitors origins

About two-thirds of accesses (62,35%) come from search engines. Direct accesses have increased and reach nearly one-third of total visitors (28,29%). Emailing campaigns have seen a decrease (-6,81%), yet each month, a peak is observed on the day the newsletter is sent. This suggests that our emails might be filtered on corporate networks, which would explain why visitors appear to access our website directly without reference to the newsletters. This hypothesis is strengthened by the fact that visitors coming from inbound links (intranet pages of their companies or sites pointing to the ASTF's website) are also on the rise (+3,32%).

User Languages

The proportions are identical to previous years, with English-speaking users being the most numerous, totaling nearly half of the audience (48,51%). French-speaking users represent a third (33,86%). The proportion of German-speaking users is similar (6,83% compared to 6,57% in 2023). The proportion of *other languages* is increasing (10,8%) but this data is not reliable as it includes users with no defined language.

(* these are visitors who have refused the use of cookies on the website).



ORIGINS	2024	EVOLUTION	2023	2022
Search	62,35%	▼3,09%	65,44%	62,50%
Direct access	28,29%	▲6,98%	21,31%	23,68%
E-mailings	2,53%	▼6,81%	9,34%	8,97%
Incoming links	5,91%	▲3,32%	2,60%	3,97%
Social media	0,97%	▼0,34%	1,31%	0,89%

VISITORS	2024	EVOLUTION	2023	2022
English speakers	48,51%	▼1,90%	50,41%	49,81%
French speakers	33,86%	▼4,36%	38,22%	38,47%
German speakers	6,83%	▲0,26%	6,57%	6,42%
Others *	10,80%	▲5,99%	4,81%	5,30%

Device types

The proportion of mobile devices is no longer increasing as much as in previous years, representing 34,8% compared to 34,65% in 2023. Desktop computers (including both desktops and laptops) represent 63,06% compared to 64,29% last year. The same trend is observed for tablets, with 0,64% this year compared to 0,63% last year.

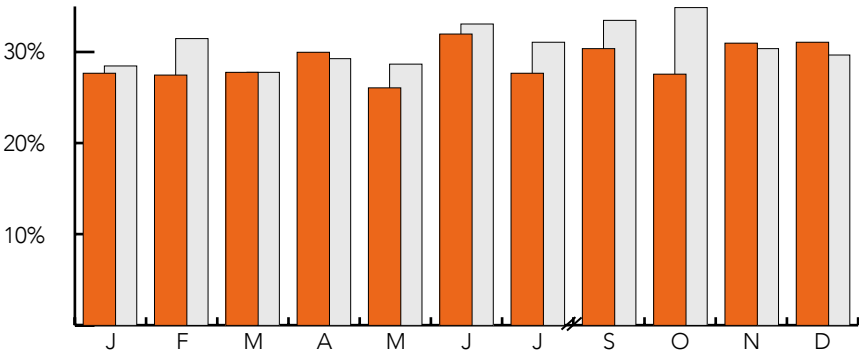
1,5% of the devices used are listed as « unidentifiable », due to users not consenting to the use of cookies, thereby limiting our ability to collect precise data.

DEVICES	2024	EVOLUTION	2023	2022
Computers	63,06%	▼1,23%	64,29%	67,31%
Mobiles	34,80%	▲0,15%	34,65%	31,90%
Tablets	0,64%	▲0,01%	0,63%	0,79%
Others	1,50%	▲1,07%	0,43%	-

Newsletters

The newsletter campaign was conducted with the same regularity as in previous years: 11 monthly newsletters (except in August) were sent to an average of 1165 contacts. One-third of recipients open and read the emails (28,99%) and 10,64% view the monthly articles within 24 hours of sending. It is important to note that these figures are likely underestimated, similar to « visitor origin », due to the influence of enterprise network filtering rules. By comparing the statistics of page views on the site on newsletter sending days, we estimate that the emailing software records less than half of the actual consultations.

NEWSLETTERS OPEN RATE
2024 VERSUS 2023



Social media

The ASTF's LinkedIn page grows organically, with no promotional efforts or advertising campaigns in place. By the end of 2024, it had a total of 724 followers (+92).

Event

On May 15, 2024, the ASTF participated in the SST forum of Vision Zéro in Lux Expo, an opportunity to meet professionals in the sector. Participation in conferences provides visibility and allows for the sharing of expertise and experience.

The information relayed about this event, although distributed through our monthly newsletter, directed users to the Vision Zéro website. This had no notable impact on the traffic to the ASTF's website.



ASTF STAFF

Direction



Dr Patrizia THIRY-CURZIETTI
General director



Dr Sandrine SCULFORT-TOMASINI
Medical director

Occupational physicians



Dr Clara GOEDERT (until march 31st 2024)



Dr Albert NYOBE



Dr Carole PICARD

Male Nurse & Nurse



Änder RUMÉ (since march 11th 2024)



Sandra VAZQUEZ-PARRAS

Psychologists



Samy BOUTIBA



Petra BUDERUS



Gilliane GRANDJEAN

Sociologist, Personal development coach



Patrice MARCHAL

Interior architect / Ergonomist



Christiane RECKINGER (until december 16th 2024)

Ergonomist



Thomas HÜTTERSDORF (since january 8th 2024)

Digital marketing manager



Paul GRUNER

Executive Assistant



Bernadette MARCHER

Administrative Assistants



Thérèse AMMAN



Sandra NATALE-TIBERI



Cindy TEZO-AZEVEDO



Dany WERDEL

BOARD OF DIRECTORS



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



Mrs Myriam **SIBENALER**, Vice-Chairperson (ABBL)



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



Mrs Valérie **TOLLET**, Secretary (ACA)



Mr Louis **DE LOOZ**, Member (ABBL)



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



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



Mrs Adina **LUPU**, Member (ALFI)



(illustration image)

MEMBER COMPANIES

35 MONEY SA - A-SYST SA - ABAX TRUST SÄRL - ABRDN INVESTMENTS SA - ACCELKO SÄRL - ACCEND SÄRL-S - ACF AUDIT SA - ACF FIDUCIAIRE SA - ADEIS SA - ADEPA ASSET MANAGEMENT SA - ADVANZIA BANK SA - AFIESCA LUXEMBOURG SA - AGRICULTURAL BANK OF CHINA SA - AIG EUROPE SA - ALFI A.S.B.L. - ALIPAY LIMITED SA - ALLEN OVERY SHEARMAN STERLING SCS - ALLFUNDS BANK SAU - ALLFUNDS INVESTMENT SOLUTIONS SA - ALLIANZ CAPITAL PARTNERS GMBH - ALLIANZ GLOBAL INVESTORS GMBH - ALLIANZ LIFE LUXEMBOURG SA - ALLSPRING GLOBAL INVESTMENTS LUXEMBOURG SA - ALPHA BANK SA - ALPHA FINANCIAL MARKETS CONSULTING SA - ALTER DOMUS ALTERNATIVE ASSET FUND ADMINISTRATION SÄRL - ALTER DOMUS CO-SOURCING SÄRL - ALTER DOMUS DEPOSITORY SERVICES SÄRL - ALTER DOMUS LIQUIDATION SERVICES SÄRL - ALTER DOMUS LUXEMBOURG SÄRL - ALTER DOMUS MANAGEMENT - ALTER DOMUS PARTICIPATIONS SÄRL - ALTER DOMUS TRANSFER PRICING SÄRL - ALTUM LUXEMBOURG SA - ALTUM MANAGEMENT COMPANY SA - AMANCO SA - AMAZON INSURANCE & PENSION SERVICES SÄRL - AMFIE SCOP-SA - AMICORP LUXEMBOURG SA - AMUNDI GLOBAL SERVICING SA - AMUNDI LUXEMBOURG SA - ANDBANK ASSET MANAGEMENT - ANDBANK LUXEMBOURG - ANDREAS CAPITAL SA - APEX FUND CORPORATE AND PRODUCT SA - APEX FUND SERVICES SA - AQUILA CAPITAL INVESTMENTGSELLSCHAFT MBH - ARENDT & MEDERNACH SA - ARENDT DIGITAL SERVICES SÄRL - ARENDT INVESTOR SERVICES - ARENDT REGULATORY & CONSULTING SA - ASSENAGON ASSET MANAGEMENT SA - ASSICURAZIONI GENERALI S P.A. - ASSOCIATION DES BANQUES ET BANQUIERS (ABBU) - 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 SA - ATOZ-ATOZ ADMINISTRATION SA - ATOZ AVIATION FINANCE SÄRL - ATOZ SERVICES SA - ATOZ SOLUTIONS - ATRIO SÄRL - ATTRAX FINANCIAL SERVICES SA - ATWELL - AUDIEX SA - AUDIT CONSEIL SERVICES SÄRL - AUREN LUXEMBOURG SÄRL - AUREN TRUST SÄRL - AUSTELL FINANCIÈRE SA - AUXILIAIRE DES P.M.E SA - AVALARA LUXEMBOURG SÄRL - AVALOQ LUXEMBOURG SÄRL - AVANTAGE REPLY SÄRL - AVIVA INVESTORS - AXA ASSURANCES SA - AXA ASSURANCES VIE SA - AXA INVESTMENT MANAGERS PARIS - AXA REIM LUXEMBOURG SA - AXA HEALTH EUROPE - B.A. FIDUCIAIRE SÄRL - BAKER TILLY INTERAUDIT SÄRL - BAKER TILLY ADVISORY SA - BAKER TILLY CORPORATE SERVICES SA - BAKER TILLY EXPERTS-COMPTABLES SA - BAKER TILLY TAX AND CORPORATE SERVICES - BALOISE HOLDING SA - BALOISE ASSURANCES SA - BALOISE DISTRIBUTION SÄRL - BALOISE FUND INVEST ADVICO SA - BALOISE VIE SA - BANCA MARCH SA - BANCO BRADESCO EUROPA SA - BANK GPB INTERNATIONAL SA - BANK JULIUS BAER EUROPE SA - BANK OF CHINA SA - BANK OF CHINA LIMITED - BANK PICTET & CIE AG - BANKING CIRCLE SA - BANKINTER LUXEMBOURG SA - BANQUE CENTRALE DU LUXEMBOURG - BANQUE DE COMMERCE ET DE PLACEMENTS - BANQUE DE LUXEMBOURG SA - BANQUE DE PATRIMOINES PRIVÉS - BANQUE DEGRÖOF PETERCAM SA - BANQUE HAVILLAND SA - BANQUE INTERNATIONALE À LUXEMBOURG - BANQUE J. SAFRA SARASIN SA - BANQUE POPULAIRE ALC - BANQUE RAIFFEISEN SC - BANQUE TRANSATLANTIQUE SA - BAYERN INVEST LUXEMBOURG - BDO ADVISORY SA - BDO AUDIT - BDO SERVICES - BDO TAX & ACCOUNTING - BDO TECHNOLOGY - BELAIR HOUSE - BEMO EUROPE - BGL BNP PARIBAS - BHW BAUSPARKASSE AG - BIL MANAGEMENT INVEST SA - BIL-LEASE SA - BLACKROCK SA - BLACKROCK PROPERTY LUX SÄRL - BANQUE DE LUXEMBOURG INVESTMENTS (BLI) - BLINDTRUST SÄRL - BML EXPERTISES SA - BNP PARIBAS ASSET MANAGEMENT - BNP PARIBAS LEASE GROUP SA - BNP PARIBAS LEASING SOLUTIONS SA - BNP PARIBAS S.B. RÉ SA - BNP PARIBAS - BNY MELLON FUND MANAGEMENT SA - BOLDER LUXEMBOURG SA - BONN & SCHMITT SÄRL - BONN STEICHEN & PARTNERS S.E. C.S. - BOS WEALTH MANAGEMENT EUROPE SA - BOURSE DE LUXEMBOURG - BPCE LIFE - BPER BANK SA - BROUXEL & RABIA, LUXEMBOURG LAW FIRM - BROWN BROTHERS HARRIMAN S.C.A. - BTG PACTUAL EUROPE SA - BUSINESS ELEMENTS SA - BUSINESS OFFICE SERVICES SÄRL (B.O.S.) - C WORLDWIDE FUND MANAGEMENT SA - C-CLERC SA - CA INDOSUEZ WEALTH (ASSET MANAGEMENT) - CA INDOSUEZ WEALTH - CAECIS BANK - CAECIS INVESTOR SERVICES BANK SA - CADELUX SA - CALASTONE LIMITED - CALI EUROPE (CA LIFE INSURANCE EUROPE) - CALISTA DIRECT INVESTOR SAS - CAMCA ASSURANCE SA - CAMCA REASSURANCE - CANDRIAM - CAPITALATWORK FOYER GROUP SA - CARDIF LUX VIE - CARMIGNAC GESTION - CARNE GLOBAL FINANCIAL SERVICES SÄRL - CASTIK CAPITAL SÄRL - CDCM LUXEMBOURG - CEDRUS PARTNERS - CF CORPORATE SERVICES - CF FUND SERVICES SA - CGFP ASSURANCES SA - CHARLES RUSSELL SPEECHLYS SCS - CHINA CONSTRUCTION BANK SA - CHINA CONSTRUCTION BANK CORPORATION - CHINA EVERBRIGHT BANK SA - CHINA EVERBRIGHT BANK CO. LTD - CHINA MERCHANTS BANK SA - CHINA MERCHANTS BANK CO., LTD - CIBC CAPITAL MARKETS SA - CITCO BANK NEDERLAND NV - CITCO C&T SA - CITCO C&T HOLDINGS SÄRL - CITCO FUND SERVICES SA - CITCO REIF SERVICES SA - CITIBANK EUROPE PLC - CLAREMONT CONSULTING SERVICES SA - CLEARSTREAM BANKING - CLEARSTREAM FUND CENTER SA - CLEARSTREAM INTERNATIONAL - CLEARSTREAM SERVICES SA - CLIFFORD CHANCE, SOCIÉTÉ EN COMMANDITE SIMPLE - CNA INSURANCE COMPANY EUROPE SA - CNP LUXEMBOURG - COLOMBE ASSURANCES - COMMERZ REAL FUND MANAGEMENT SÄRL - COMMERZBANK AG - COMMERZBANK FINANCE & COVERED BOND SA - CONSOLIDUM SÄRL - CONVERA EUROPE FINANCIAL SA - CONVERA EUROPE SA - CONVERGINVEST CAPITAL PARTNERS SA - CONVERGINVEST SA - CONVEX EUROPE SA - CORE CAPITAL MANAGEMENT SA - CORFI SA - COWEN REINSURANCE SA - CREATERRA FINANCE SA - CRÉDIT SUISSE SA - CREDIT SUISSE FUND MANAGEMENT SA - CROK4IT SOCIÉTÉ ANONYME - CTG LUXEMBOURG PSF SA - CUBE INFRASTRUCTURE MANAGERS - DANSKE INVEST MANAGEMENT A/S - DB RE SA - DB VITA SA - DBAG LUXEMBOURG SÄRL - DEGRÖOF PETERCAM ASSET MANAGEMENT (DPAM) - DEGRÖOF PETERCAM ASSET SERVICES SA - DEGRÖOF PETERCAM INSURANCE BROKER SA - DEKA INTERNATIONAL SÄRL - DEKA VERMÖGENSMANAGEMENT GMBH - DEKABANK DEUTSCHE GIROZENTRALE - DELEN PRIVATE BANK LUXEMBOURG SA - DELOITTE AUDIT SÄRL - DELOITTE DCE GMBH - DELOITTE GENERAL SERVICES SÄRL - DELOITTE LEGAL SÄRL - DELOITTE LIS SÄRL - DELOITTE SOLUTIONS SÄRL - DELOITTE TAX AND CONSULTING - DENTONS LUXEMBOURG - DEUTSCHE BANK AG - DEUTSCHE BANK LUXEMBOURG SA - DEUTSCHE BÖRSE - DIGITS SOLUTIONS, SÄRL-S - DINAMIK SA - DKV LUXEMBOURG SA - DNB ASSET MANAGEMENT AS - DNB ASSET MANAGEMENT SA - DNB LUXEMBOURG SA - DNCA FINANCE - DOCK FINANCIAL SA - DWS INVESTMENT SA - DZ PRIVATBANK SA - EAST-WEST UNITED BANK SA - EBC, EUROPEAN BUSINESS CONSULTING SÄRL - ECE REAL ESTATE PARTNERS SÄRL - ECOVIS IFG AUDIT SA - EDMOND DE ROTHSCHILD - EDMOND DE ROTHSCHILD ASSET MANAGEMENT - EDMOND DE ROTHSCHILD ASSURANCES ET CONSEILS - EFG BANK SA - EFG INVESTMENT SA - EFFRONT SOFTWARE LUXEMBOURG SÄRL - ELVINGER HOSS PRUSSEN SOCIÉTÉ ANONYME - ELVINGER SÄRL - EM SERVICES SÄRL - ENERGY ASSET MANAGEMENT SÄRL - ENERGY INFRASTRUCTURE PARTNERS - ENGELWOOD ASSET MANAGEMENT - ENGELWOOD FUND & CORPORATE SERVICES SA - ENGELWOOD HOLDING SA - EQUENSWORLDLINE LUXEMBOURG - EQUIOM SA - ERNST & YOUNG BUSINESS ADVISORY SERVICES - ERNST & YOUNG SERVICES SA - ERNST & YOUNG SOCIÉTÉ ANONYME - ERNST & YOUNG TAX ADVISORY SERVICES - EURIZON CAPITAL SA - EUROBANK FUND MANAGEMENT COMPANY SA - EUROBANK PRIVATE BANK SA - EUROCLEAR SA/ NV - EUROINFORMATION INTERNATIONAL - EUROMOBILIARE ASSET MANAGEMENT SGR S.P.A. - EUROPEAN DEPOSITORY BANK SA - EUROPEAN FINANCIAL GROUP EFG SA - EUROPEAN INVESTMENTS HOLDING COMPANY SÄRL - EVITY SA - EWA CONSULTING SA - EWA FIDUCIAIRE SA - EWA GROUP SA - EY LAW LUXEMBOURG SÄRL - EY PFS SOLUTIONS - EY STRATEGY AND TRANSACTIONS SÄRL - EZD SÄRL - FC ADVISORY SÄRL - FERRER AND PARTNERS CORPORATES SERVICES - FICEL FIDUCIAIRE SA - FICEL GESTION SA - FICEL INFORMATIQUE SA - FICEL SALAIRES SA - FIDCOMA SÄRL - FIDELIDADE - COMPANHIA DE SEGUROS, SA - FIDEURO SA - FIDGEST SÄRL - FIDUCENTER SA - FIDUCIAIRE BENOY KARTHEISER S.C. - FIDUCIAIRE CONTINENTALE SA - FIDUCIAIRE DE L'EST SA - FIDUCIAIRE DE LUXEMBOURG SA - FIDUCIAIRE DE MERSCHE SA - FIDUCIAIRE DES P.M.E. SA - FIDUCIAIRE DU PARC SÄRL - FIDUCIAIRE ELVINGER SA - FIDUCIAIRE FERNAND FABER - FIDUCIAIRE FREULET - FIDUCIAIRE GÉNÉRALE DU LUXEMBOURG SÄRL - FIDUCIAIRE LUXEMBOURGEOISE SALAIRES & TRAITEMENTS SA - FIDUCIAIRE LUXEMBOURGEOISE SÄRL - FIDUCIAIRE MULLER & ASSOCIÉS SA - FIDUO - FIDUO CORPORATE & FUND SERVICES SA - FIDUPAR - FIDUPLAN SA - FIL SA - FIL HOLDINGS SA - FIL INVESTMENT MANAGEMENT SA - FIN CONTROLE SA - FINERGE GLOBAL HOLDING - FINEXIS SA - FISCOGES SÄRL - FISHER INVESTMENTS LUXEMBOURG SÄRL - FISOGEST SA - FLB EXPERTISE SÄRL - FLOSSBACH VON STORCH INVEST SA - FM INSURANCE EUROPE SA - FMC SERVICES - FONDATION DE LUXEMBOURG - FONDATION LHOFT - FORESIGHT GROUP LUXEMBOURG SA - FORVIS MAZARS - FORVIS MAZARS ADVISORY SERVICES - FOX AND BEAVER ADVISORY SA - FOYER ARAG SA - FOYER ASSURANCES SA - FOYER FINANCE SA - FOYER GLOBAL HEALTH SA - FOYER SA - FOYER VIE SA - FRANKLIN TEMPLETON INTERNATIONAL SERVICES SÄRL - FRIDAY INSURANCE SA - FSA FAÏENCERIE SERVICES ADMINISTRATIFS SÄRL - FUND CHANNEL - FUND-X SA - FUNDPARTNER SOLUTIONS SA - FUNDROCK LIS SA - FUNDROCK MANAGEMENT COMPANY SA - FUNDS AVENUE SA - FUNDS DLT - FUNDSQUARE SA - FWU AG - FWU INVEST SA - FWU LIFE INSURANCE LUX SA - G&G ASSOCIATES SÄRL - GAIA INVEST SÄRL - GALAXY LUXEMBOURG OPCO SÄRL - GAM SA - GEN II FUND SERVICES SÄRL - GEN II LUXEMBOURG SERVICES SÄRL - GEN II MANAGEMENT COMPANY SÄRL - GENERALI INVESTMENTS LUXEMBOURG SA - GENESTA NORDIC CAPITAL FUND MANAGEMENT SÄRL - GLOBAL FUNDS MANAGEMENT SA - GLOBAL GENERAL PARTNER SA - GOOD HARVEST VENTURES MANAGEMENT SA R. L. - GRANT THORNTON ADVISORY SA - GRANT THORNTON AUDIT & ASSURANCE SA - GRANT THORNTON FINANCIAL SERVICES - GRANT THORNTON PARTICIPATIONS - GRANT THORNTON TAX & ACCOUNTING SA - GRANT THORNTON TECHNOLOGY SA - GRANT THORNTON VECTIS SA - GREENSTARS BNP PARIBAS SA - GSLP INTERNATIONAL SÄRL LUXEMBOURG - GWS ADVISORY - HACA PARTNERS SÄRL - HAMBURG COMMERCIAL BANK AG - HANSAINVEST LUX SA - HARMONIC FUND SERVICES LUXEMBOURG SA - HAUCK & AUHÄUSER FUND SERVICES SA - HAUCK AUHÄUSER LAMPE PRIVATBANK AG, NIEDERLASSUNG LUXEMBOURG - HCÖB SECURITIES SA - HOCH PARTNERS CORPORATE SERVICES SAS - HORUS AUDIT & ASSOCIÉS SÄRL - HOUSE OF TRAINING - HSBC CONTINENTAL EUROPE - HSBC INVESTMENT FUNDS SA - HSBC PRIVATE BANK SA - I TRUST REAL ESTATE SA - IBLUX SÄRL - IF GROUP SA - IF-PAYROLL & HR - IKANO INSURANCE ADVISORY SA - IKANO SA - IMMO GESTION SÄRL - IMS LUXEMBOURG ASBL - INDUSTRIAL AND COMMERCIAL BANK OF CHINA SA - ING LEASE LUXEMBOURG SA - ING LUXEMBOURG - ING SOLUTIONS INVESTMENT MANAGEMENT SA - INNOFI OFFICES SA - INSTITUT DES RÉVISEURS D'ENTREPRISES - INTEGRALE LUXEMBOURG SA - INTER FUND MANAGEMENT SA - INTERNATIONAL FINANCIAL DATA SERVICES SA - INTERTRUST SÄRL - INTESA SANPAOLO BANK LUXEMBOURG SA - INTESA SANPAOLO SERVITIA SA - INTESA SANPAOLO WEALTH MANAGEMENT SA - INVESTING FOR DEVELOPMENT SICAV - INVESTRE SA - IP CONCEPT FUND MANAGEMENT SA - IQ EQ SA - IQ EQ CORPORATE SERVICES SÄRL - IQ EQ DEPOSITORY SA - IQ EQ FUND MANAGEMENT SA - IQ SOLUTIONS - ITAU BBA EUROPE, SA - J. SAFRA SARASIN FUND MANAGEMENT SA - J.P. MORGAN ASSET MANAGEMENT EUROPE SÄRL - J.P. MORGAN MOBILITY PAYMENTS SOLUTIONS SA - J.P. MORGAN SE - JANUS HENDERSON INVESTORS EUROPE SA - JEAN REUTER, EXPERT COMPTABLE, RÉVISEUR D'ENTREPRISES - JINFA SÄRL - JOHN DEERE BANK SA - JOHN DEERE CASH MANAGEMENT - JOHN DEERE LUXEMBOURG INVESTMENT SÄRL - JUPITER ASSET MANAGEMENT INTERNATIONAL SA - KBA FUND CONSULTING SA - KBC BANK - KIEGER CAPITAL PARTNERS SÄRL - KPMG AUDIT SÄRL - KPMG SÄRL - KPMG SERVICES - KPMG TAX AND ADVISORY SÄRL - KREDIETRUST LUXEMBOURG - KRESTON OSIRIS AUDIT SÄRL - KROLL ADVISORY - KROLL MANAGEMENT COMPANY SÄRL - LA LUXEMBOURGEOISE SOCIÉTÉ ANONYME D'ASSURANCES - LA LUXEMBOURGEOISE-VIE SOCIÉTÉ ANONYME D'ASSURANCES - LA MONDIALE EUROPARTNER - LA SECURITE ROUTIERE ASBL - LBO FIDUCIAIRE SÄRL - LEONIQ SÄRL - LFE EUROPEAN ASSET MANAGEMENT SÄRL - LFFS - LFH CAPITAL MANAGEMENT SÄRL - LGT FUND ADMINISTRATORS SÄRL - LINDEN MARIE JEANNE - LINKLATERS LLP - LM INVESTMENT PARTNER SA - LOMBARD INTERNATIONAL ASSURANCE SA - LOMBARD ODIER SA - LOMBARD ODIER FUNDS SA - LOMBARD ODIER T&O SERVICES SA - LRI INVEST SA - LTIMINDTREE PSF SA - LTIMINDTREE SA - LUT LAGET TAX AUDIT & ACCOUNTANCY - LUX NORDIC WEALTH MANAGEMENT SA - LUX-DEVELOPMENT - LUXCELLENCE MANAGEMENT COMPANY SA - LUXCSD SA - LUXEMBOURG FINANCE LABELLING AGENCY (LUXFLAG) - LUXEMBOURG FOR FINANCE - LUXEMPART SA - LUXFACTORY SA - LUXGEST ASSET MANAGEMENT - LUXLAURIDSEN SÄRL - LUXSALAIRES SA - MACQUARIE ASSET MANAGEMENT EUROPE SÄRL - MACQUARIE INFRASTRUCTURE AND REAL ASSETS SÄRL - MACQUARIE INVESTMENT MANAGEMENT EUROPE SA - MANDATUM LIFE FUND MANAGEMENT SA - MARGUERITE ADVISER SA - MARGUERITE INVESTMENT MANAGEMENT SA - MARSH MANAGEMENT SERVICES SÄRL - MC KINSEY & COMPANY, INC. - MEDIOBANCA INTERNATIONAL SA - MEDIOBANCA MANAGEMENT COMPANY SA - MERCK FINANCE SÄRL - MERCK INVEST SCS - MFEX LUXEMBOURG SA - MGI GROUPE FIDUCIAIRE LUXEMBOURG SÄRL - MIDDLEGAME VENTURES SA - MILLIPORE INTERNATIONAL HOLDING SÄRL - MIRABAUD ASSET MANAGEMENT SA - MIRABAUD ET CIE SA - MITSUBISHI UFJ INVESTOR SERVICES & BANKING SA - MIZUHO TRUST & BANKING SA - M J HUDSON MANAGEMENT SA - MOJO CAPITAL SA - MOMENTUM ASSET MANAGEMENT SA - MONUMENT ASSURANCE SA - MONUMENT ASSURANCE SERVICES SÄRL - MOORE AUDIT SA - MORGENFUND GMBH - MUGF LUX MANAGEMENT COMPANY SA - MULTICONCEPT FUND MANAGEMENT SA - MUTUALITÉ DES P.M.E. - MV CREDIT SÄRL - NATIXIS CORPORATE AND INVESTMENT BANKING - NAUTADUTILH AVOCATS SÄRL - NBG ASSET MANAGEMENT LUXEMBOURG - NEXFIN SA - NHP INVESTMENTS SÄRL - NINETY ONE LUXEMBOURG SA - NOBIS ASSET MANAGEMENT SA - NOMURA BANK SA - NORD/LB LUXEMBOURG SA COVERED BOND BANK - NORDEA INVESTMENT FUNDS SA - NORDLUX VERMÖGENSMANAGEMENT SA - NORTHERN TRUST GLOBAL SERVICES SE - NOVO BANCO SA - NS PARTNERS EUROPE SA - NTT LUXEMBOURG PSF SA - NUCLEAR INDUSTRY REINSURANCE ASSOCIATION NIRA - OAKLEY CAPITAL HOLDINGS SÄRL - OAKLEY CAPITAL MANAGER SÄRL - OB CORPORATE SERVICES (OBCS) - OCORIAN SA - OCORIAN FUND MANAGEMENT SÄRL - OCORIAN SERVICES SÄRL - ODDO BHF ASSET MANAGEMENT LUX - OKOWORLD SA - OMNITRUST SA - OPTIMIND SA - OPTIMIND RISK SERVICES SA - ORBIT PRIVATE ASSET MANAGEMENT SA - ORDRE DES EXPERTS COMPTABLES - OREA CAPITAL - PANDOO ADMINISTRATION - PANDOO MANAGEMENT SA - PARADOCS BIS SÄRL - PARADOCS TER SÄRL - PARFININDUS SÄRL - PARTNERS FINANCES - PAYPAL SÄRL ET CIE, S.C.A. - PECOMA ACTUARIAL AND RISK SA - PÉTILLANCES SÄRL - PGIM LUXEMBOURG SA - PICTET ASSET MANAGEMENT SA - PINSENT MASON LUXEMBOURG LLP - PPRO PAYMENT SERVICES SA - PRIME AIFM LUX SA - PRIME CAPITAL AG - PRIVALUX MANAGEMENT SA - PROBUS PLEION LUXEMBOURG SA - PWC ACADEMY SÄRL - PWC REGULATED SOLUTIONS SÄRL - PWC SOCIÉTÉ COOPÉRATIVE - QUALIX SA - QUILVEST CAPITAL PARTNERS AM SA - QUINTET PRIVATE BANK SA - QUITE GOOD SA - R+V LEBENSVERSICHERUNG AG NIEDERLASSUNG LUXEMBOURG - RAIFFEISEN VIE SA - RAKUTEN EUROPE BANK SA - RAM ACTIVE INVESTMENTS - RBS INTERNATIONAL DEPOSITORY SERVICES SA - RISK & REINSURANCE SOLUTIONS SA - RIVERBANK SA - RODOBEL LUXEMBOURG GVBH - ROOSEVELT & PARTNERS CORPORATE SERVICES SÄRL - ROOSEVELT & PARTNERS SA - ROYALTON PARTNERS SA - RSA LUXEMBOURG SA - RSM AUDIT SÄRL - RSM FINANCIAL SERVICES SÄRL - RSM FUND MANAGEMENT SA - RSM TAX & ACCOUNTING - S.F.C. CONSEIL SOCIÉTÉ FIDUCIAIRE SÄRL - S.F.C. FIDUCIAIRE, SOCIÉTÉ FIDUCIAIRE ET COMPTABLE SÄRL - SALTGATE SA - SAMARANG ASSET MANAGEMENT SA - SAPHICO SÄRL - SAPHILUX SÄRL - SAPHIR PARTNER SA - SCOTTISH WIDOWS EUROPE - SD WORX SA - SEB INVESTMENT MANAGEMENT AB - SECURITIES DE MUNTER SA - SEEREA TECHNOLOGIES SA - SEI INVESTMENTS SA - SG FINANCING AND DISTRIBUTION - SGL RÉ SA - SIMON THEIS, EXPERT COMPTABLE - SIX FINANCIAL INFORMATION SA - SKANDINAVISKA ENSKILDA BANKEN AB (PUBL) - SMBK NIKKO BANK SA - SMBK NIKKO INVESTMENT FUND MANAGEMENT COMPANY SA - SOCIÉTÉ GÉNÉRALE ISSUER - SOCIÉTÉ GÉNÉRALE LIFE INSURANCE BROKER SA - SOCIÉTÉ GÉNÉRALE LUXEMBOURG - SOCIÉTÉ GÉNÉRALE PRIVATE WEALTH MANAGEMENT SA - SOCIÉTÉ GÉNÉRALE RÉ SA - SOCIÉTÉ NATIONALE DE CRÉDIT ET D'INVESTISSEMENT - SOFINEX SA - SOGELIFE SA - SOGEXIA SA - SPIRIT ASSET MANAGEMENT SA - STATE STREET BANK INTERNATIONAL GMBH - STATERA AUDIT SÄRL - STIBBE AVOCATS - STONEFORT CAPTIVE MANAGEMENT SA - STONEFORT INSURANCE HOLDINGS SA - STONEFORT INSURANCE SA - STONEFORT REINSURANCE SA - STONEX FINANCIAL EUROPE SA - STRUCTURED INVEST SA - SUMITOMO MITSUI TRUST BANK SA - SUSTAINCERT SA - SVENSKA HANDELSBANKEN AB (PUBL) - SWISS LIFE SA - SWISS LIFE ASSET MANAGERS - SWISS LIFE PRODUCTS - SWISS RE EUROPE SA - SWISSQUOTE BANK EUROPE SA - T. ROWE PRICE MANAGEMENT SÄRL - TATA CONSULTANCY SERVICES SA - TAX CONSULT SA - TDR CAPITAL SÄRL - THE BANK OF NEW YORK MELLON SA/ NV - THE ONE LIFE COMPANY SA - THE ROYAL BANK OF SCOTLAND INTERNATIONAL LIMITED - THE SHIPOWNERS' MUTUAL PROTECTION & INDEMNITY ASSOCIATION - THE WEST OF ENGLAND SHIP OWNERS' MUTUAL INSURANCE ASSOCIATION - TIQUEST SÄRL - TMF SA - TOKIO MARINE EUROPE SA - TRADITION LUXEMBOURG SA - TRANSRE EUROPE SA - TRIUM GOVERNANCE SÄRL - TRUST INTERNATIONAL SA - TRUSTLY EUROPE SA - TUSPARK CAPITAL MANAGEMENT SÄRL - TYCO FIRE & SECURITY S.C.A. - U.S. BANK EUROPE DAC - U.S. BANK GLOBAL FUND SERVICES SÄRL - UBP ASSET MANAGEMENT SA - UBS EUROPE SE - UBS FUND ADMINISTRATION SERVICES LUXEMBOURG SA - UI EFA SA - UNICREDIT INTERNATIONAL BANK SA - UNION BANCAIRE PRIVÉE SA - UNION INVESTMENT LUXEMBOURG SA - UP CONSULTING SA - VALORIS AND BENEFITS SÄRL - VALUE PARTNERS SA - VAM GLOBAL MANAGEMENT COMPANY SA - VICTORY ASSET MANAGEMENT SA - VITIS LIFE SA - VOTORANTIM CIMENTOS INTERNATIONAL SA - VP BANK SA - VP FUND SOLUTIONS SA - VPSF SA - WAYSTONE ADMINISTRATION SOLUTIONS SA - WAYSTONE CORPORATE SERVICES SA - WAYSTONE GOVERNANCE SERVICES SÄRL - WAYSTONE MANAGEMENT COMPANY SA - WEALINS SA - WORLDLINE EUROPE - WORLDLINE FINANCIAL SERVICES SA - WORLDLINE SA - XINEX SÄRL - ZEDRA - ZIFFER LU SÄRL - ZIMMER & PARTNERS SA - ZOUGOR MANAGEMENT SÄRL - ZURICH EUROLIFE SA



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