



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

**ANNUAL REPORT
2020**

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Dr Patrizia Thiry-Curziotti

GENERAL DIRECTOR

Life on stand-by

Little did I know, when I wrote the 2020 editorial at that same place last year, that we'd still be concerned with SARS-CoV-2 today. We're exiting a very exhausting and a very harsh year, both at a personal and societal level.

Who would have thought a year ago that we'd be confined at home most of the time for the 12 following months? Unsuspected and Unexpected issues have arisen:

- Long awaited and so coveted teleworking
If this has been a true godsend to some people, allowing them find the perfect work-life balance, it's been a real challenge to others. Integrating a completely unknown team,

learning a job while at distance from colleagues, being stuck at a small and poorly equipped apartment, managing young children while performing a full-time job, suffering from back pain after having spent 12 hours working on a living room table, looking at a small-sized computer screen and having to cope with your teenagers' bad mood since they are cut off from their hobbies and friends....

Nevertheless, now we know this works, we will never go back, and work organisation has hence changed forever!

- The closure of meeting places:
Cafés, restaurants, sports clubs, concert halls and movie theaters, there's no escape to daily grind, unwinding after a stressful day, or change location to clear the air. Experience showed that virtuality will never be able to override the real thing!

- The inability to travel:
For many expatriates, this resulted in not seeing their family for a long time. For others, well-deserved vacation were spent locked-up with no opportunity to clear their mind. If many business trips came up as pointless thanks to Zoom and Co, leisure and value-adding travels remain key.

- The limitation of social contacts:

Closing of schools and universities, limiting of access to nursing and retirement homes, prevention of any kind of hang out with friends, pursuit of education with online courses allowing no contact between attendees, no more social events.

Did you know the lack of social contacts exposes to similar cardiovascular risks as smoking ?

We hence may consider we've spent a year at risk even when we haven't been suffering from Covid-19.

The list of deprivation goes on and on though the crisis isn't over. These hardships also had us realise how privileged our lives were until the pandemic. Hope is on the horizon as vaccines arrive. We shall soon be freed from the health crisis. Will we go back to our privileges as if nothing happened (human beings quickly forget) or would we manage to take on profitable lessons?

After the pandemic, it's before the pandemic.

We've been taught how to swiftly ensure business continuity. We've also learned that human beings have a hard time putting up with isolation however would quickly adapt to

a new situation. We've also realised that family and friends are our best assets.

We've also noticed that when priority and investment are set at a global level, research may run by leaps and bounds and for the sake of everyone !

Indeed, **THOUGH...** human nature gets in the way, reluctance to change, concept of profit and loss, fear of losing one's privileges, greed in taking advantage of a situation for one's own benefit, political speeches in view of the following elections...

Let's hope this brief «status quo» life's put on our path lead us to consider the importance of preserving things that are more precious than economic growth and we'll need to look for solutions that are more in tune with nature if we want to ensure our future on this beautiful blue planet to which we're only passing visitors. It can run without us, but we shall not subsist without it

Let's consider SARS-CoV-2 as a wake-up call and put the right foot forward when the time comes. Every pandemic has changed the course of life, and so will this one.



KEY FIGURES & EVOLUTIONS

In 2020, **10163** employees (over 20% of affiliated employees) received care from one of the ASTF team members either over hiring visits, professional reclassification visits or during other activities offered by the service (consultations for special situations, check-ups, vaccination campaigns or eye tests, etc.).

A total of **600** companies affiliated to our service was recorded, representing an increase of 2.74% compared to 2019.

Overall, due to the covid-19 unprecedented health situation, all associated activities from the ASTF were impacted in 2020. Nonetheless, the service managed to carry out **6750** hiring visits (-20% compared to 2019), **485** check-up (-37%), **314** eye tests (-75%) and **43** professional reclassifications (-33%).

In addition, the influenza vaccination campaign was highly successful with **4548** vaccinations carried out (+8.6% compared to 2019).

Regarding visits for special situations, a total of **2914** visits were carried out, which is comparable to the number reported in 2019 (2878, soit +1,2%). In addition, specific visits were carried out in 2020 (**222** visits) to issue medical recommendations concerning «vulnerable» employees in connection with the Covid-19.

	2019	Evolution	2020	Trend over 5 years
AFFILIATED ENTERPRISES	585	+2,56%	600	
AFFILIATED EMPLOYEES	50729	+2,9%	52242	
APPOINTMENTS & CONSULTATIONS	12236	-16,9%	10163	
MEDICAL EXAMINATIONS ON RECRUITMENT	8473	-20%	6750	
CONSULTATIONS IN SPECIAL SITUATIONS	2878	+1,2%	2914	
FLU VACCINATIONS	4187	+8,6%	4548	
MEDICAL CHECK-UP	768	-37%	485	
EYE TESTS	1234	-75%	314	
Health COACHING	110	-58%	46	
PROFESSIONAL REDEPLOYMENT	59	-33%	43	

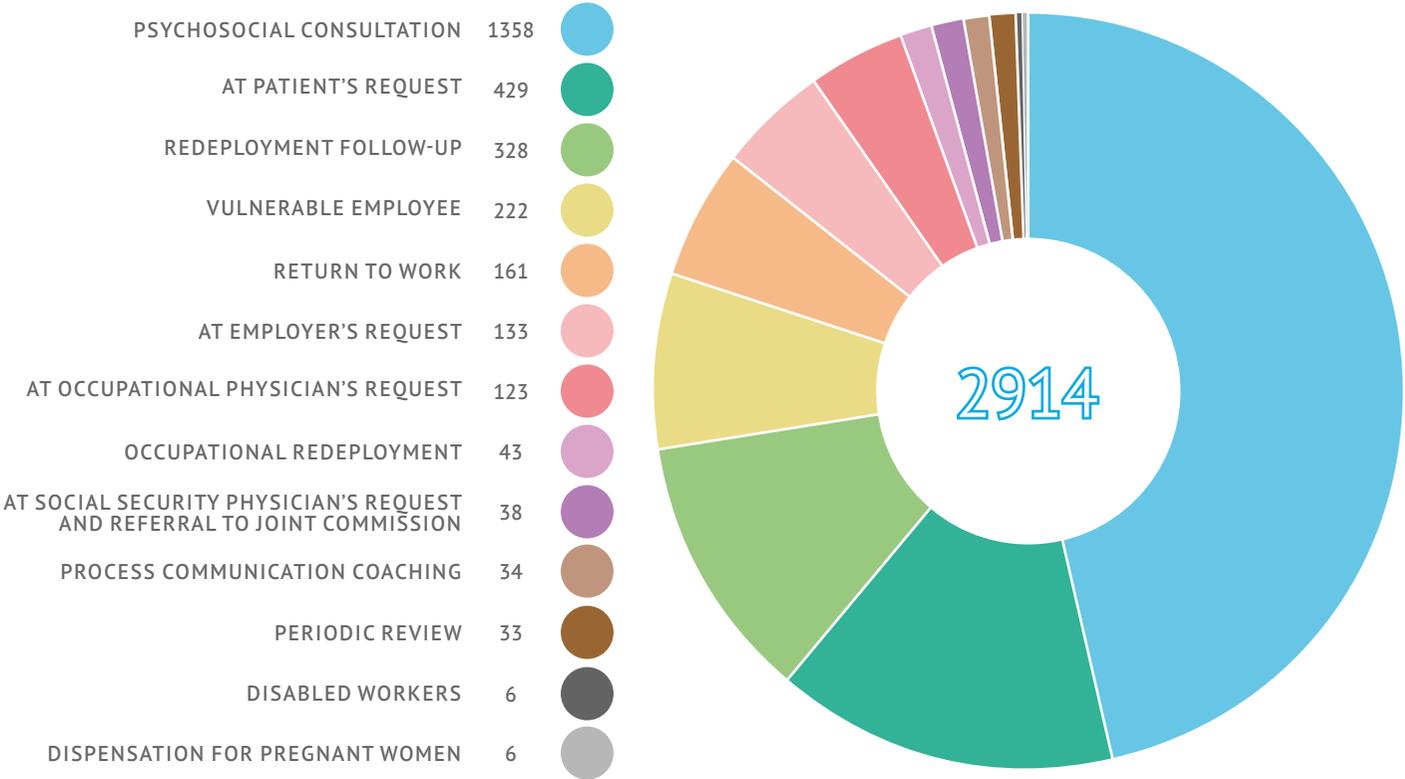
**ALL THE CONSULTATIONS MADE IT POSSIBLE TO MAINTAIN A CLOSE LINK,
TO KEEP UP A PARTICULAR EXCHANGE WITH THE EMPLOYEES
AND THUS TO PROVIDE ADVICE ON MAINTAINING PHYSICAL AND MENTAL WELL-BEING.**

DETAILS OF CONSULTATIONS TO MONITOR SPECIFIC SITUATIONS:

In 2020, the ASTF recorded **1358** visits by psychosocial workers, an increase of 5% compared to 2019..

429 visits were made at worker's request, **123** at the request of the occupational physician and **133** at the employer's request.

These figures highlight the increased visibility and knowledge of the activities offered by the service, a particular need of workers due to the health context and the quality interactions with human resources departments and the ASTF.



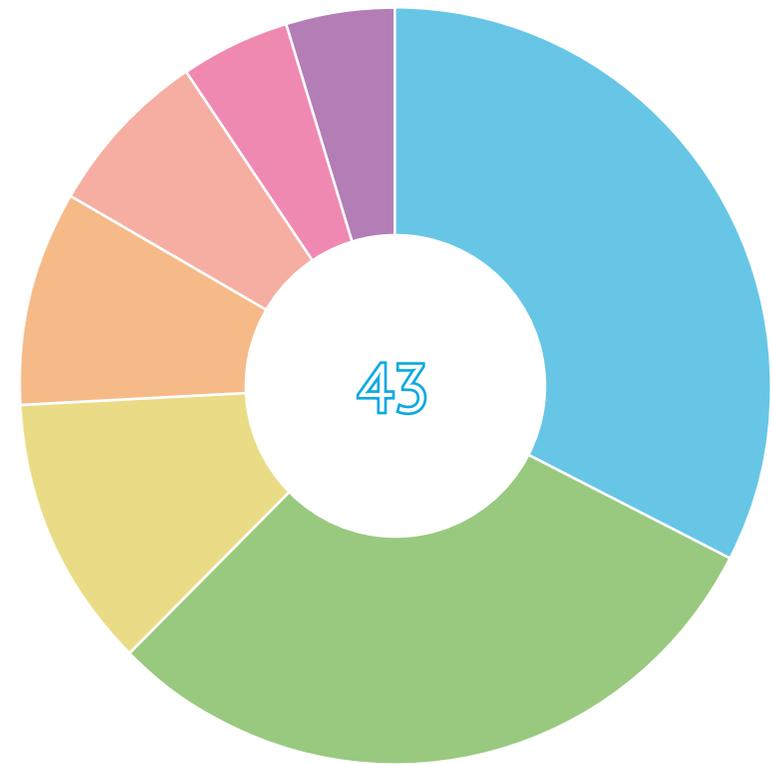
EXAMINATIONS UPON PROFESSIONAL REASSIGNMENT

In 2020, there was a further decline in the number of job relocations: **43** reclassifications in 2020 compared with 59 in 2019.

Unlike in 2019, the reasons for these reclassifications are firstly, unlike in 2019, professional reintegration for psychosocial disorders (**32,5%**, including 9 depressions and 3 burn-outs) and secondly for oncological reasons (**30,2%**).

This is followed by reclassifications in relation to degenerative neurological pathologies (**11,6%**, including 4 multiple sclerosis), then osteo-articular disorders (**9,3%**), then chronic inflammatory bowel diseases (**7%**), and finally cardiovascular diseases (**4,7%**) and vision disorders (**4,7%**).

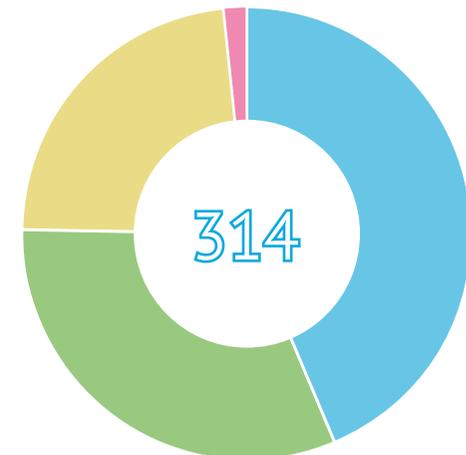
PSYCHOLOGICAL ILLNESSES	14	●
DEPRESSION	9	
BURN-OUT	3	
MANIC-DEPRESSIVE PSYCHOSES	2	
CANCERS	13	●
BREAST	10	
COLON	2	
LYMPHOMA	1	
NEURODEGENERATIVE DISEASES	5	●
MULTIPLE SCLEROSIS	4	
AMYOTROPHIC LATERAL SCLEROSIS	1	
OSTEOARTICULAR DISEASES	4	●
CHRONIC LOW BACK PAIN	2	
RHEUMATOID ARTHRITIS	2	
DIGESTIVE DISEASE	3	●
CROHN		
CARDIOVASCULAR DISEASE	2	●
STROKE	1	
MENINGEAL HAEMORRHAGE	1	
EYE DISEASES	2	●
KERATITIS	1	
RETINOPATHY	1	



EYESIGHT CHECK-UP.

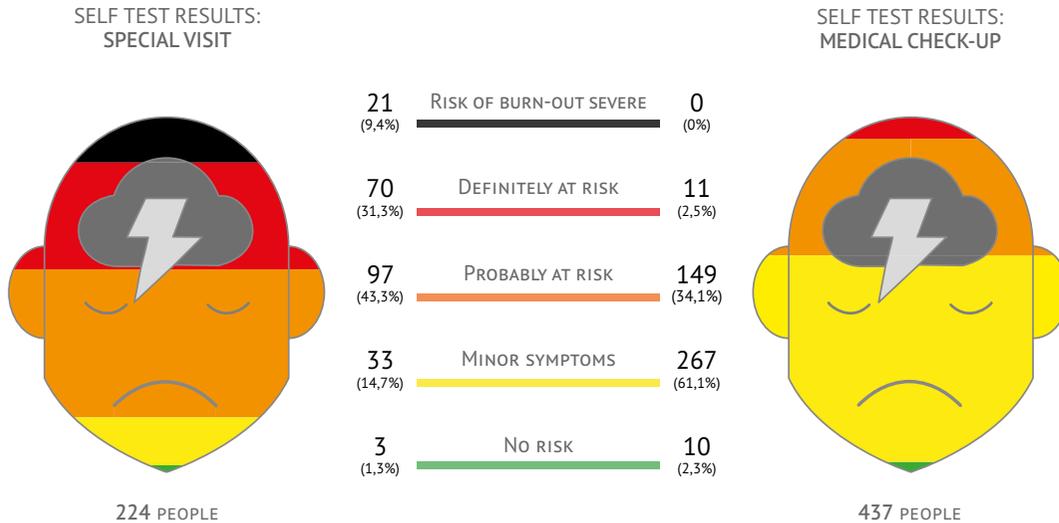
***IN GENERAL,
A MAXIMUM INTERVAL OF THREE YEARS IS RECOMMENDED
BETWEEN EYESIGHT CHECK-UP.***

FULLY CORRECTED AMETROPIA	135	●
INADEQUATE CORRECTION	100	●
EMMETROPIA / PERFECT VISION	77	●
REFERRAL TO AN OPHTHALMOLOGIST	2	●



BURN-OUT FOLLOW-UP

During the ASTF consultations (health check-up or consultation for a specific situation), employees are asked to complete a questionnaire on their perception of their own anxiety level (the ranking is between 15 and 75).



A new comparison was made between the two groups:

- patients from the «check up - health coaching» group (control group) ;
- and those from the «consultations for specific situation» group («cases» group).

As a reminder, consultations for specific situations include all visits except for employment visits, transcripts, check-ups and health coaching.

224 stress tests were carried out during consultations for specific situations compared to 437 during health coaching check-ups.

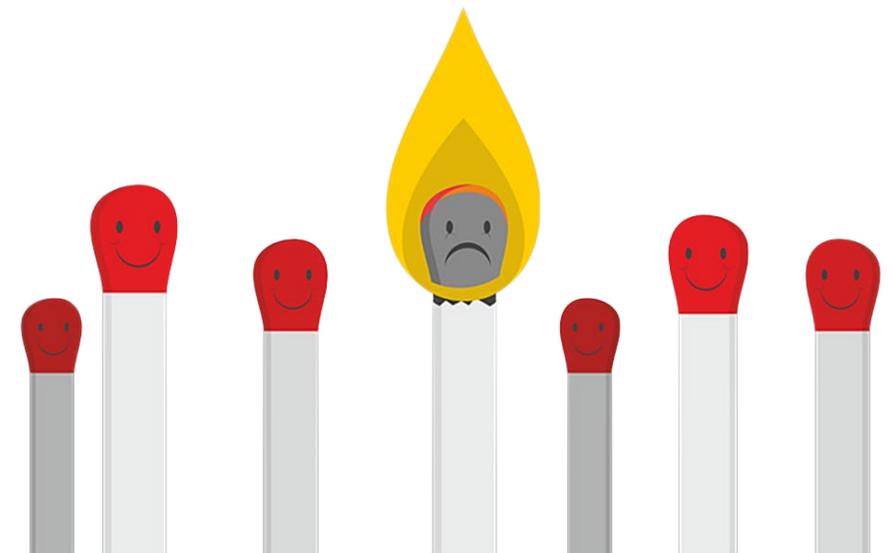
Similar to the findings reported in previous years, a higher level of exhaustion was noted among the topics from the «consultations for specific situations» group compared to the subjects from the control group.

In addition, all visits combined in 2020 at ASTF (excluding hiring visits), 166 diagnoses of burn-out were made (compared to 172 cases in 2019), 91 diagnoses of depression (103 in 2019) and 36 cases of harassment (28 in 2019). If we take into account the relative numbers based on the number of visits made in 2020, this represents a 0,3% increase in burn-out compared to 2019.

The consequences of the health crisis – notably on work organization, communication and social interactions – make it likely that these figures for 2020 are underestimated. Indeed, many isolated or fearful employees were unable or unwilling to contact ASTF for work-related issues.

Teleworking has had an impact on the making of appointments for medical consultations.

Above all, it should be noted that teleworking has made it less effective for human resources to pay attention to the early signs of psychological suffering among employees.



COVID-19

The pandemic has changed the way we work

SARS-CoV 2, the pathogen causing the current pandemic has touched everyone's lives and led to restrictions, changes and thus adjustments. At the ASTF, we have expanded existing options and explored new ways to keep our work, services and contacts accessible and available to our clients.

The hygiene protection measures for the workplace stipulated by the authorities were immediately implemented at the ASTF, so that patients can continue to visit our premises in a safe environment.

Since the first lock-down, the legally required pre-employment medical examination have taken place almost exclusively by telephone. The legislator has created the framework conditions for this and thus enables teleconsulting (enable remote consultations between doctors, dentists or midwives and patients) as a remote medical consultation between doctors and patients.

This approach is appreciated and accepted by employers and employees alike, as it offers additional security due to reduced physical contact. The procedure is effective and medical confidentiality is maintained

Covid-19 has also meant that we have had to gradually move our on-site trainings increasingly to web-based platforms. The technical and organisational possibilities triggered by the pandemic have further accelerated this trend. We have had a steep learning curve and the positive feedback has encouraged us to expand this type of communication even further:

We are able to offer all previous topics in the form of webinars and online-moderated trainings.

New topics have opened up in the process: Working in a home office has opened up questions about ergonomics, organisation and effective working away from the office and teams. As mentioned earlier, dealing with the perceived threat of the virus plays an increasingly important role in these extraordinary times: Stress management, dealing with one's emotions, finding balance in times of physical and seemingly also social distancing. This is clearly reflected in the trainings requested by the companies.

In the same way, we have also been able to reach many employees through sophrology sessions and thus help them to achieve more relaxation and more harmony.

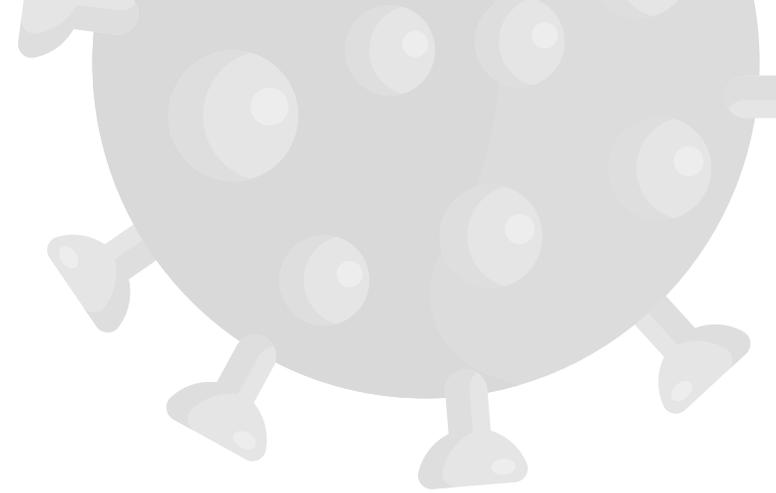
With the ongoing pandemic, the changing restrictions and the recommendation to work from home, we have registered increased contacts with employees who are coping less well under these circumstances, or who are suffering from them, up to and including burn-out. The requests for psychological support have thus increased. We were able to develop further resources within our team with the offer of sophrology and hypnosis in order to meet the needs together with our psychologists.

Consultations currently take place both by telephone and on site, of course in compliance with current coronavirus protection requirements.

Since March 2020, we have developed an assessment for the implementation of the legally required Covid-19 hygiene measures at workplace level. This tool includes an informative part as well as an on-site inspection of the premises.

We have offered this service free of charge to our affiliated companies to assist them in the practical implementation of the protective measures. In doing so, we have repeatedly adapted the individual points each time the local requirements were amended.

The offer was gratefully accepted and we have so far been able to certify a total of 82 companies as compliant and thus safe workplaces.



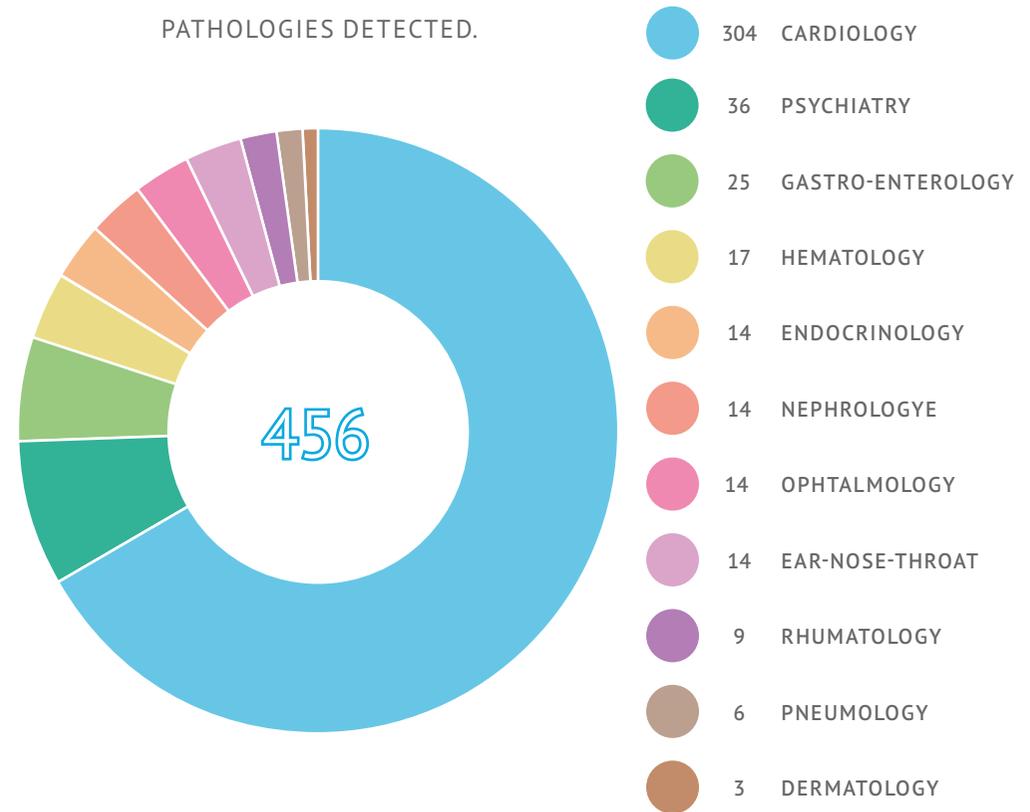
MEDICAL CHECK-UPS

As previously mentioned, 2020 has been a particular year that actually impacted our medical practice. Over the March confinement and the closure of medical offices, we were unfortunately unable to perform check-up examinations.

Early as May, we had set up a new procedure for check-up visits enabling us to welcome patients with maximum security to try and stem the involuntary delay. Indeed, the blood sample now take place at the laboratory (at the patient's choice) before the actual examination date, which allows us to plan these appointments in the afternoon as well, as the patient no longer needs to fast. But this couldn't take the telework variable into account. Indeed, due to teleworking, the number of cancellations has increased, over 664 rendez-vous appointments were scheduled during the year and only 484 (vs 768 in 2019) were carried out.

If the number of check-ups visits has been down, the examination's quality has remained of high efficiency. In fact, during check-ups, 456 have been diagnosed by the ASTF physicians.

PATHOLOGIES DETECTED.



PARTICIPATING COMPANIES 28

PARTICIPATING PATIENTS 484

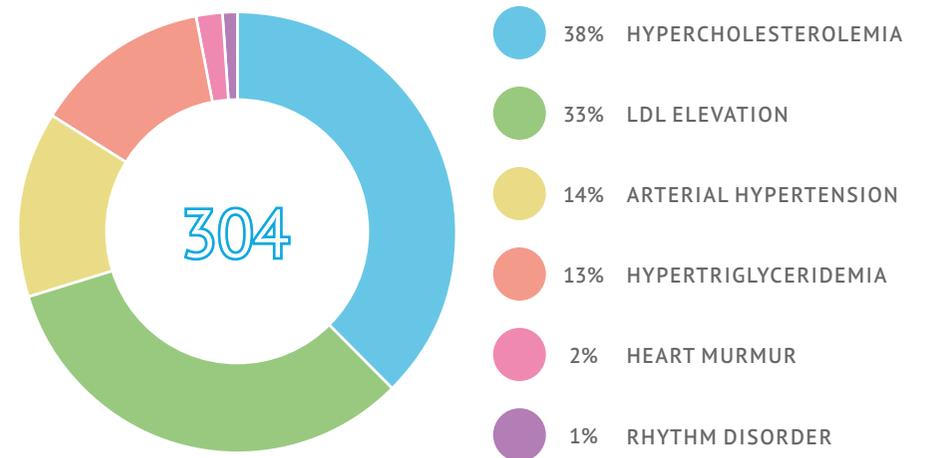
MEN 59,5%

WOMEN 40,5%

AVERAGE AGE 46,5 ans

PATHOLOGIES DETECTED 456

DISTRIBUTION OF CARDIAC PATHOLOGIES



MEDICAL CHECK-UPS

In terms of lifestyle, the results show that **44,5%** of patients are overweight or obese, and despite the fact that *the confinement* was an excuse for many, this figure is worrying when we know the effects of overweight on health.

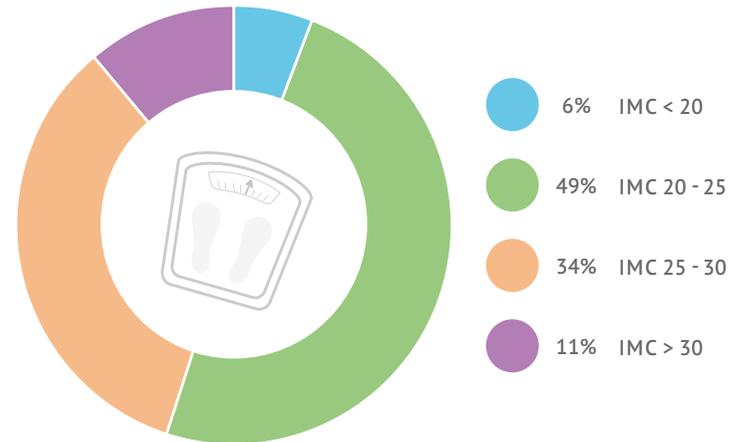
In addition to obvious dietary errors, one of the explanations for this overweight is the lack of physical activity.

In fact, out of the participants, only **29 %** practice sports at least 3 times a week. Moreover, the proportion of sedentary people amounts to **20%**, i.e. almost 1 participant out of 4.

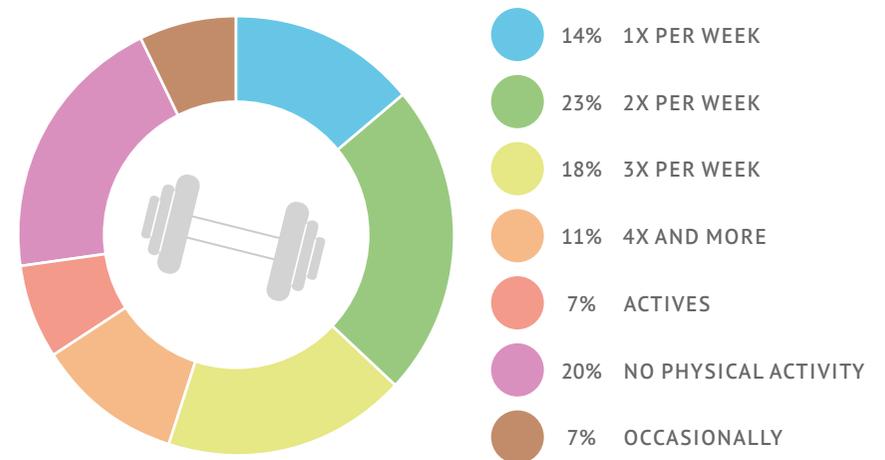
Finally, the vast majority, **44%**, do not do enough physical activity with **7%** with 7% doing so occasionally, **7%** who are active (gardening, DIY, going out with the dog...), **14%** who do sports only once a week and **23%** twice. To maintain your health capital, it is essential to have regular physical activity 30 minutes of walking a day and/or sports at least 3 times a week.

INACTIVITY AS WELL AS OVERWEIGHT ARE AMONG THE CARDIOVASCULAR RISK FACTORS.

BODY MASS INDEX



PHYSICAL ACTIVITY



MEDICAL CHECK-UPS

However, there is also something positive in the results and it is important to talk about it..

Indeed **86%** of the participants are non-smokers (among them there are **14%** former smokers). Among the **14%** of smokers, we find **3%** occasional smokers and **1%** «vaporisers».

Finally, for alcohol consumption, no participant drinks more than 3 units per day, only **9%** drink alcohol every day, **37%** once a week, **7%** do not drink alcohol and the majority (**47%**) drink alcohol on an occasional basis.

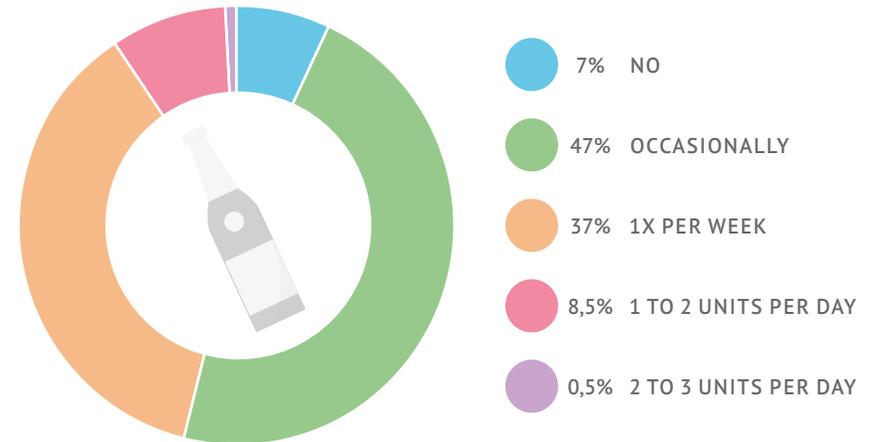
In conclusion, the results of the check-ups confirm that cardiovascular risk factors such as overweight, sedentary lifestyle, dyslipidemia (hypercholesterolemia and hypertriglyceridemia) and high blood pressure are strongly present among the participants.

It is therefore essential to raise the awareness of employees in the tertiary sector on these themes so that they can preserve their health capital.

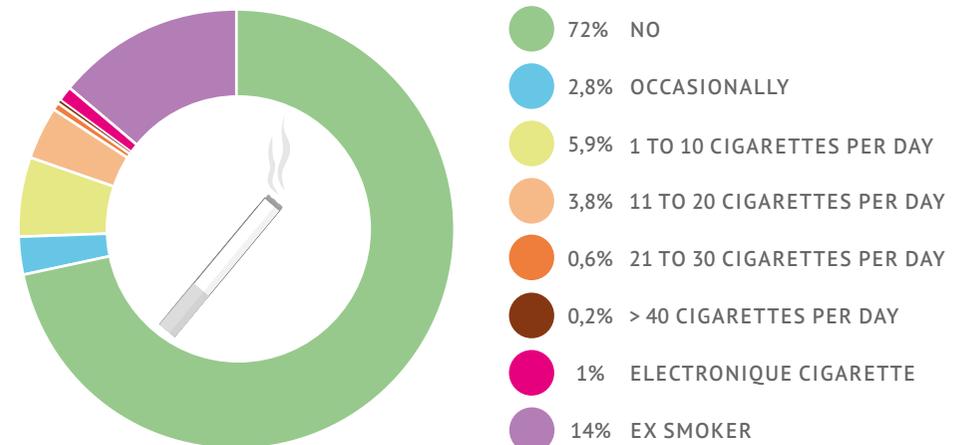
As this quote from Chauvot de Beauchêne sums it up very well:

**« HEALTH IS THE MOST PRECIOUS AND EASIEST TREASURE TO LOSE;
IT IS HOWEVER THE MOST POORLY GUARDED »**

ALCOHOL USE



TOBACCO USE



TRAININGS

As with other activities, the pandemic has had a strong impact on the number of training courses provided by the ASTF in 2020 (83 vs 123 in 2019).

During the lockdown, no lectures were given. The ASTF team quickly bounced back to offer its members webinars from May-June 2020. Amongst the most popular subjects in demand, stress management obviously stood first, being specifically tied to the context of the covid-19 pandemic. In addition, the ASTF offered presentations about the Covid-19 to the members who so requested, explaining this pathology and reminding employees of the usefulness of barrier gestures.

This interlude has also enabled our team to renew its trainings catalogue and offer some new features for 2021, particularly in relation to teleworking:

- « Teleworking and stress management » ;
- « Ergonomics and teleworkingI » ;
- or « motivating teleworking teams ».

Indeed, although teleworking has positive aspects, like the disappearance of commuting time for instance, it also generates new stress factors such as isolation, hyper-connection or even the loss of boundaries between private and professional life.

To prevent the next wave from turning into a tsunami of psychological disorders, it is important to to operate a strong prevention by anticipating and giving employees the tools to best manage these new risks through training, coaching or health workshops.

All these training courses – including their duration – can be tailored for each company, and if need be, a lunch and learn formula may also be proposed (integrated). Of course, all our trainings may be held via webinars but also through face-to-face sessions.

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.

83 training courses completed, 194 hours .

HUMAN CAPITAL (58)

NUMBER OF SESSIONS

Burnout prevention	12
Stress Management	20
Remaining serene despite the pandemic	6
Healthy leadership	1
Harassment	3
Seasonal depression	2
Vigilance Network Training	1
Communication	8
Process Communication	4
Conference 'Well-being & Human Capital'	1

HEALTHY LIFESTYLE (10)

Ergonomics	6
Nutrition	3
Sleep	1

DESIGNATED WORKERS (15)

Communication, PSR, ergonomics	15
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MENTAL HEALTH FIRST AID

The Mental Health First Aid (MHFA) concept came up from Australia in 2000. It is a first aid training in mental health aimed at the general public and does not require any medical or psychiatric background. Since then, this concept has been exported all over the world, including Luxembourg, which has been a member since 2020..

« SO FAR, UP TO 25 COUNTRIES HAVE SO FAR TRAINED MORE THAN 4,000,000 MILLION FIRST AIDERS IN MENTAL HEALTH.»

In collaboration with the League for Suicide prevention, the ASTF has been able to train instructors who deliver the courses in companies.

EVERY YEAR IN LUXEMBOURG APPROXIMATELY ONE PERSON OUT OF FOUR IS AFFECTED BY A MENTAL ILLNESS.

During first aid training in mental health, themes such as depression, anxiety disorders, suicide, psychoses, substance abuse and aggressive behaviour are addressed. Participants will learn how to spot early signs, how to approach a person in distress and how to provide help and advice.

THIS CERTIFYING TRAINING IS PARTICULARLY INTERESTING FOR HUMAN RESOURCES AND LEADERSHIP MEMBERS



HYPNOSIS



Since the beginning of 2021, the ASTF has been offering hypnosis sessions to the employees of its affiliated companies to treat various ailments.

OFTEN LIKENED TO A SHOW, HYPNOSIS IS FIRST AND FOREMOST A MEDICAL DISCIPLINE.

Indications include pain, anxiety, sleep disorders and post-traumatic stress disorder.

THE STATE OF HYPNOSIS IS A NATURAL STATE AVAILABLE TO EVERYONE.

In fact, our brain is constantly receiving multiple information (about 400,000/seconds). However, our attention only focusses on some of them. There may be a moment in our life when an idea, an emotion, a sensation takes more space and causes a change.

Hypnosis pays particular attention to sensations, emotions, to our body (not only the psyche) and helps modulate this attention to focus on other things like the ticking of the clock that would become perceptible at a moment when one would get you notice it and it would then be impossible not to hear it.

Yet we are able in some situations or circumstances to not hear it and focus on something else. We do not change the facts but the way we observe them.

This way, the individual works actively and is receptive to suggestions that would allow him/her learn and use his/her skills, activate and mobilize his/her own resources and bring about the formation of new behaviours in his/her life.

One simply has to adhere to the idea of experiencing and ask him/herself the following questions:

- « Am I willing to get through this experience and become more aware about my feelings? »
- « Do I trust the practitioner to guide me through this process? »

These sessions are complementary to treatment an ASTF doctor would provide and/or a psychological follow-up.

The overall aim is to improve the physical and mental health of the individuals.

THE PERSON REMAINS IN CONTROL AND CAN STOP THE EXPERIENCE AT ANY TIME

PSYCHOLOGICAL SUPPORT

Specificities of social medicine in these troubled times of health crisis.

Health emergency states, lockdowns, curfews, etc. are all measures that inexorably freeze the functioning of our society and the working world.

In addition to the menace to public health, economic and social upheaval threatens the livelihoods and long-term well-being of millions of people in the workplace. Employers and workers play a critical role in the battle against the pandemic by ensuring the safety of individuals and the viability of jobs and businesses.

In this specific context where insecurity impacts a large majority of our population and notably vulnerable people, companies were led to rethink their way of working, especially through telecommuting.

To best respond to the demand and offer a support that is tailored to the people's needs, we have differentiated two areas of work in our psychosocial interventions: training and consultation, with both a preventive and curative approach.

The training axis

A series of training courses are available upon request, and we keep upgrading the already existing ones.

These trainings remain in line with the expectations linked to the current health crisis' circumstances, but also with the specificities of the financial environment.

The main themes addressed in this period are:

- Telework and stress management;
- Telework and child management.

The support axis

Given the rise in the requests for consultations, the complexity of situations experienced by employees and the increase in the themes of burnout, conflict, demotivation and loss of self-esteem, it is necessary for the team of professionals in social medicine to offer specific support.

In this context, we combine two approaches:

- The individual approach;
- The group approach .

CONSULTATION = SUPPORT

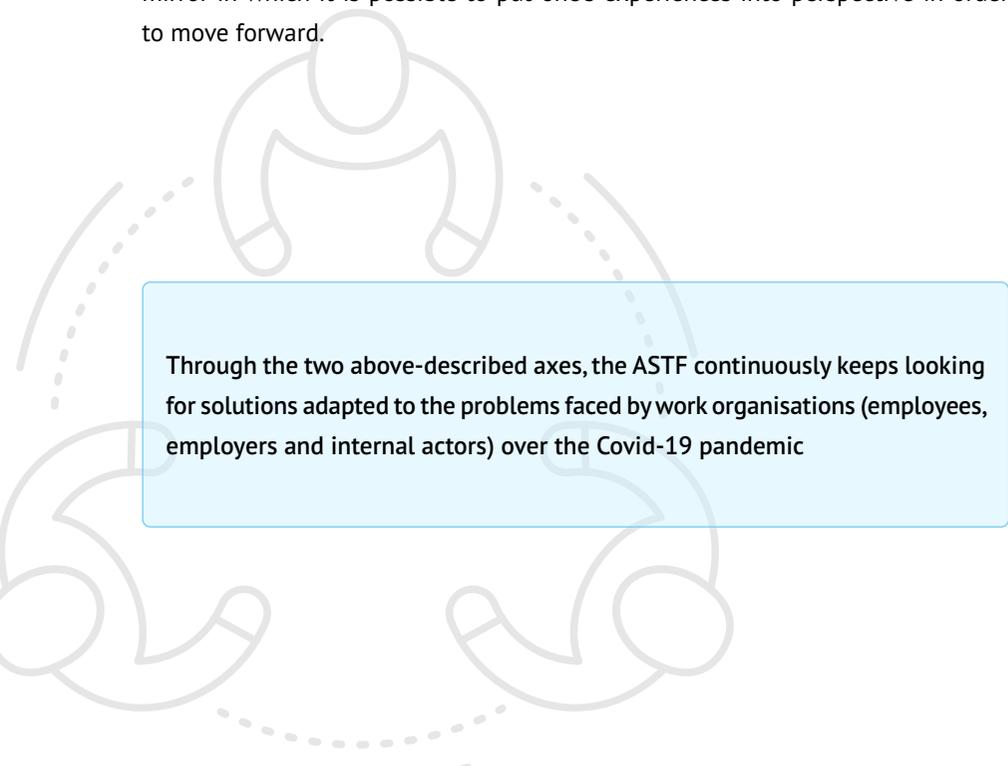
The individual approach

We were careful to remain present with the employees, both face-to-face and remotely, in order to guarantee the best possible follow-up and continuity of care.

The group approach

Whilst facing an increasing psychological distress, aggravated by the current pandemic and its psychological consequences, a new initiative has emerged in the range of the ASTF services: discussion groups.

By definition, a discussion group is a place where one may share experiences, listen to and talk about common problems, where the group acts as a support, a mirror in which it is possible to put one's experiences into perspective in order to move forward.



Through the two above-described axes, the ASTF continuously keeps looking for solutions adapted to the problems faced by work organisations (employees, employers and internal actors) over the Covid-19 pandemic

What are the objectives of the discussion group?

- Allow people re-establish social ties;
- Get people out of their feelings of shame, guilt, or despair;
- Help participants understand what is at stake between them and their work environment (colleagues, management, tasks, etc.);
- Ignite change in beliefs and behaviours through group dynamics;
- Develop one's potential and invest positively in one's professional future;
- Reduce the feeling of loneliness;
- Offer a space for personal development.

Who is the discussion group for?

- It is a complementary assistance for people who are already receiving psychosocial care at the ASTF, who show little to no resistance, and who have a certain level of maturity as patients dealing with their problems;
- The patient may join either the «burnout and depression» group or the «chronic and degenerative illness» one;
- A group consists of a minimum of 4 people with a maximum of 10 participants.

ERGONOMICS

The beginning of 2020 shaped up with many changes and renewals in the organization of workspaces, designed to promote a much more autonomous and diversified way of working..

At that time, the ASTF was well-positioned and prepared to train and support users in the process of appropriating their new workspaces and make it easier for them to get started, when the Covid-19 pandemic hit us hard and profoundly changed our working habits.

Following the crisis status declaration by the Luxembourg government on 18 March 2020, nearly all affiliated employees in the financial and tertiary sector started teleworking in order to slow down the virus' spread.

From one day to the next, the business hubs emptied, the streets of the capital city were deserted, and public transport, which had been free since 1 March 2020, was running vacant. All our inter-company activities targeting the various themes of workplace and environmental ergonomics got cancelled or postponed. As a result, the requests concerning job studies on medical advice and job visits, requiring an on-site presence, have experienced an unpredictable and flagrant drop of 80% for the former and 60% for the latter.

The time had come to reposition ourselves in the face of an unprecedented pandemic situation and to conduct an analysis of the emerging needs to best assist our companies in their efforts to ensure the operational continuity of their activities.

The ASTF has combined its expertise in the ergonomic design of workstations with its medical know-how and has developed an analysis procedure to evaluate the application of the health and safety measures put in place. The primary objective of this procedure was to gradually de-confine (lighten) health and safety measures, while complying with the governmental directives regularly adapted to the evolution of the pandemic, and to give confidence back to employees who, following a rotation system, take turns working in the company while their colleagues work remotely. The expertise is validated by a «COVID-19 Assessment» certificate.

This non-charged service, in place since May 2020, has been received with great interest and recognition, and the number of interventions testifies it:

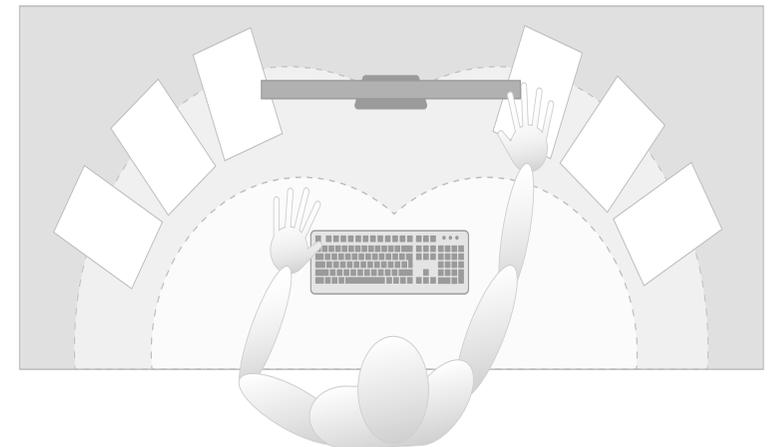
Overall, the ASTF has audited 82 companies up to the end of the year.

Basically, this crisis situation allowed us to discover a way of organizing work that takes into account both distance and on-site work, which has the potential to attract both employers and employees and encourage them to pursue the experience.

Bearing this in mind, the ASTF offers two new services:

The analysis of a remote workstation with a medical prescription, based on a questionnaire and three photos of the workstation taken in the presence of the employee and his or her direct environment

The training of an ergo-scouts' team per company, composed of people involved in prevention and/or facilities management of the company that can assist the Designated Worker in his functions.



COMMUNICATION

The communication strategy was adapted to inform affiliated companies more frequently via the newsletter, but also all ASTF.lu website visitors, whoever they may be, seeking information about the pandemic and the constant evolution of the measures put in place by administrative and medical authorities. Our communication channels were able to serve as relays for the government's messages – in order to allow precise and targeted dissemination of essential information – to companies belonging to the tertiary and financial sectors.

Newsletter

The newsletter was distributed to an average of **1267** recipients (+9,6% compared to the previous year). The distribution frequency has doubled from 13 to 26 newsletters per year in 2020. The majority of them between mid-March and mid-May 2020 (12 out of 26). The health crisis was obviously the most widely covered topic.

Website visits

If the number of visitors has more than tripled in 2020, from an average of 2265 users per month to **9466**, i.e. **+318%**, with a peak of 20874 visitors (+926%) in March, it is obviously linked to current events, as its visitors are looking for health information and recommendations. However, the increase was already significant in January (+191%) before the terms «coronavirus» and «SARS Cov-2» were mentioned in our articles. This is the result of the page and content optimisation work that was already mentioned in the previous annual report.

The website traffic increase is explained by:

- An increase in the number of publications and, as a result, an increase in the frequency of newsletters;
- The resumption of official publications related to and essential to the tertiary and financial sectors;
- A serie of articles on specific topics (teleworking, containment, home office design, etc.);
- A favourable positioning in search engine results.

This result is not innocuous, it is the result of a correlation between the reactivity of the team, topics selection, quality and frequency of the publications.

Visitors acquisition

Compared to the previous years, the main source of visitors acquisition remains search engines with 62,22%, although this proportion has decreased (-5,99%) in favour of direct access (**+3,36%**) and newsletters (**+2,07%**), proof that **the ASTF is a reliable source of information.**

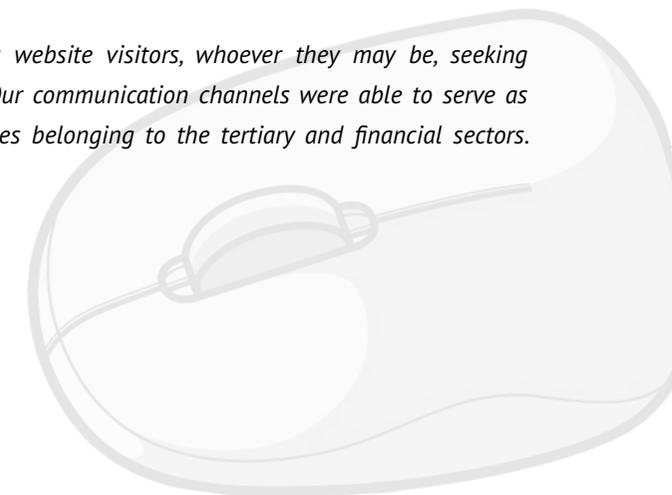
Users

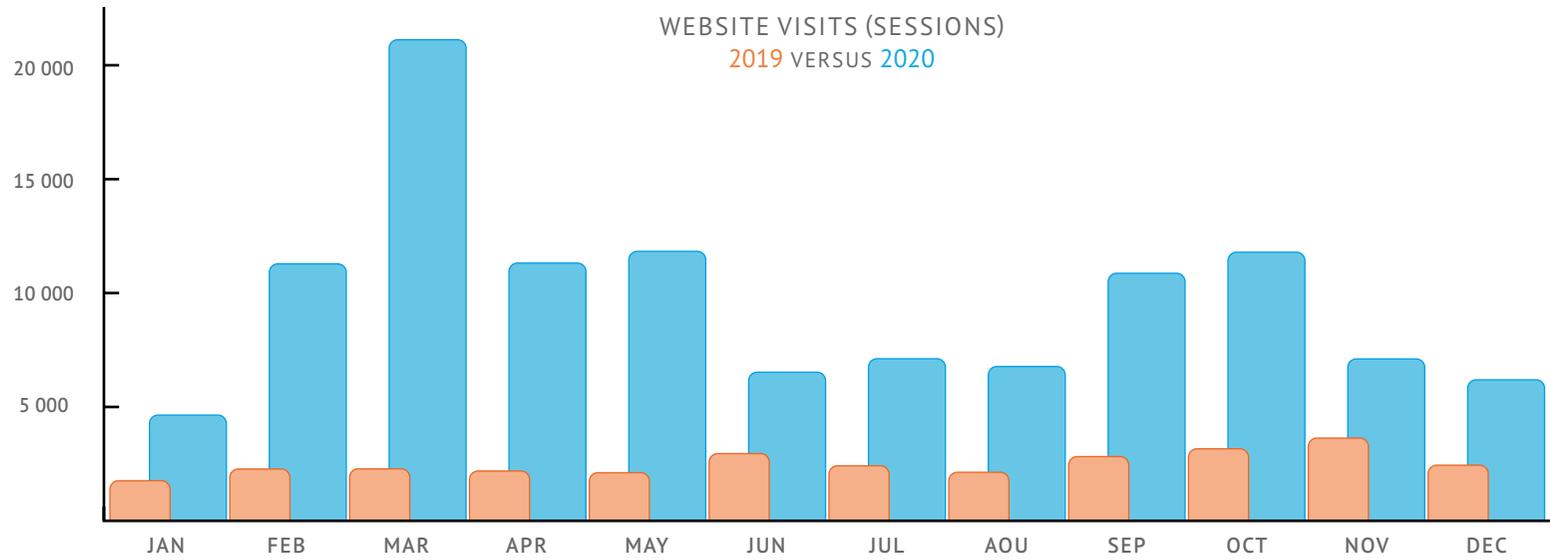
Although French-speaking users represent more than half of the visitors (52,37%, i.e. an increase of +5,97%), it should be noted that this data may be biased for two reasons:

- The exceptional attendance due to the health crisis also includes visitors from outside the service and financial sectors.
- We assume that the IT tools available in companies are generally standardised in English, unlike the personal tools used in telework.

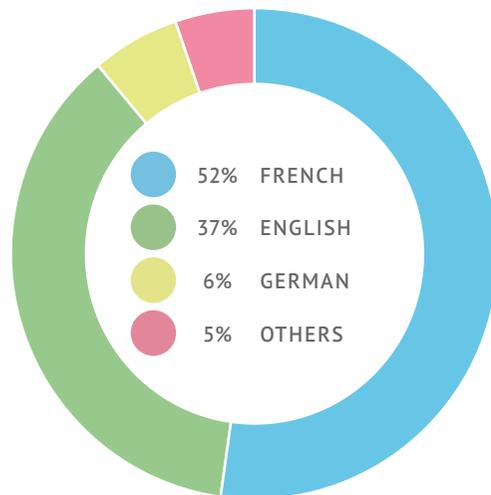
Devices

Unsurprisingly, the number of computer users continues to decline (**-15,2%**) to the benefit of mobile users (**+15,9%**). The share of tablets, also declining, remains marginal and now represents less than 4% of users..

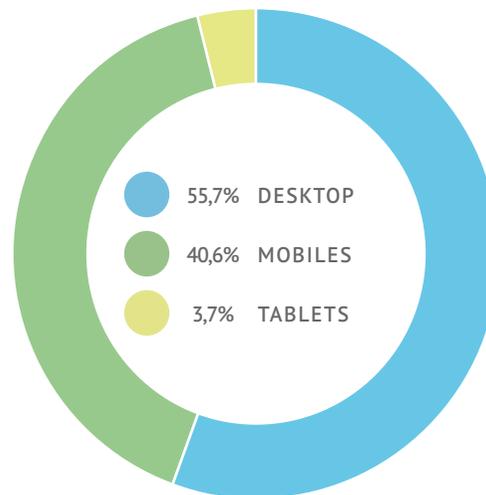




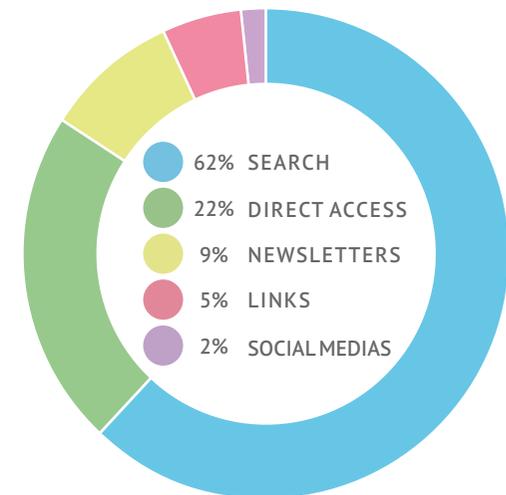
LANGUAGES OF VISITORS



TYPES OF DEVICES USED



SOURCES OF VISITS



ASTF STAFF

Direction



Dr Patrizia Thiry-Curzietti
General director



Dr Sandrine Sculfort-Tomasini
Medical director

Occupational physicians



Dr Charlotte Eyike



Dr Clara Goedert (since january 6th 2020)



Dr Carole Molitor (until november. 30th 2020)



Dr Stefan Weicherding-Roth

Psychologists



Dr Wafa Bounaira



Samy Boutiba

Sociologist, Personal development coach



Patrice Marchal

Optician



Manuela Weis

Interior architect / Ergonomist



Christiane Reckinger

Digital Marketing Manager



Paul Gruner

Executive Assistant



Bernadette Marcher

Nurses



Sandra Vazquez-Parras



Alice Wasmer

Medical Assistants



Claudia Barth



Sandra Natale-Tiberi

Administrative Assistants



Sonia Ribeiro



Roland Sculfort



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M. Didier GALY, Member (ALPP)



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SAFRA SARASIN (LUXEMBOURG) SA – BANQUE PULAETCO DEWAAY LUXEMBOURG SA – BANQUE RAIFFEISEN SC – BANQUE TRANSATLANTIQUE LUXEMBOURG SA – 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 PRIVÉE – BGL BNP PARIBAS – BHW BAUSPARKASSE AG, NIEDERLASSUNG LUXEMBOURG – BIL FUND & CORPORATE SERVICES – BIL MANAGEMENT INVEST S.A. – BIL-LEASE S.A. – BLI – BANQUE DE LUXEMBOURG INVESTMENTS S.A. – BLINDTRUST S.A.R.L. – BML EXPERTISES SA – BNP PARIBAS ASSET MANAGEMENT – BNP PARIBAS LEASE GROUP LUXEMBOURG S.A. – BNP PARIBAS LEASING SOLUTIONS SA – BNP PARIBAS S.B. RÉ S.A. – BNP PARIBAS SECURITIES SERVICES – BNY MELLON FUND MANAGEMENT (LUXEMBOURG) S.A. – BONN & SCHMITT – BONN STEICHEN & PARTNERS S.E. C.S. – 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 SARL (B.O.S.) – C WORLDWIDE FUND MANAGEMENT S.A. – C CLERC SA – CA INDOSUEZ WEALTH (ASSET MANAGEMENT) – CA INDOSUEZ WEALTH (EUROPE) – CAEIS BANK, LUXEMBOURG BRANCH – CAIXA GERAL DE DEPOSITOS SUCCURSALE DE LUXEMBOURG – CALASTONE LIMITED LUXEMBOURG BRANCH – CALI EUROPE (CREDIT AGRICOLE LIFE INSURANCE) – CAMCA ASSURANCE S.A. – CAMCA REASSURANCE – CANDRIAM LUXEMBOURG SCA – CAPITALATWORK FOYER GROUP SA – CAPITALATWORK MANAGEMENT COMPANY S.A. – CARDIF LUX VIE – CARMIGNAC GESTION LUXEMBOURG – CARNE GLOBAL FINANCIAL SERVICES LUXEMBOURG S.A.R.L. – CASA4FUNDS SA – CATELLA BANK S.A. – CD CONSULTING S.A.R.L. – CDCM LUXEMBOURG – CENTAUR FUND SERVICES (LUXEMBOURG) S.A. – CENTRALE INFORMATIQUE SA – CETREL SECURITIES S.A. – CF CORPORATE SERVICES – CF FUND SERVICES S.A. – CGFP ASSURANCES S.A. – CHARLES RUSSELL SPEECHLYS SCS – 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 N.V., LUXEMBOURG BRANCH – CITCO & T (LUXEMBOURG) SA – CITCO FUND SERVICES (LUXEMBOURG) S.A. – CITCO REIF SERVICES (LUXEMBOURG) SA – CITIBANK EUROPE PLC, LUXEMBOURG BRANCH – CLAREMONT CONSULTING SERVICES SA – CLEARSTREAM BANKING – CLEARSTREAM INTERNATIONAL – CLEARSTREAM SERVICES – CNA INSURANCE COMPANY EUROPE SA LUXEMBOURG – CNP LUXEMBOURG – COFIBOL – COLOMBE ASSURANCES – COMMERZBANK AG FILIALE LUXEMBOURG – COMMERZBANK FINANCE & COVERED BOND SA – COMPAGNIE DE BANQUE PRIVÉE QUILVEST – COMPAGNIE FINANCIÈRE DE GESTION LUXEMBOURG S.A. – CONSOLIDUM SARL – CONVENTUM ASSET MANAGEMENT – CONVERGINVEST S.A. – CORE CAPITAL MANAGEMENT S.A. – CORFI S.A. – CREATERRA S.A. – CRÉDIT SUISSE (LUXEMBOURG) S.A. – CRÉDIT SUISSE FUND MANAGEMENT S.A. – CRÉDIT SUISSE FUND SERVICES S.A. – CRESTBRIDGE MANAGEMENT COMPANY – CRESTBRIDGE SA – CROSSCARD S.A. – CTG LUXEMBOURG PSF SA – CUBE INFRASTRUCTURE MANAGERS – D-LAW SARL – DANSKE BANK INTERNATIONAL S.A. – DANSKE INVEST MANAGEMENT A/S, LUXEMBOURG BRANCH – DB RE SA. – DB VITA S.A. – 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 SA – DELOITTE AUDIT SARL – DELOITTE DCE GMBH – DELOITTE GENERAL SERVICES SARL – DELOITTE LIS S.A.R.L. – DELOITTE SOLUTIONS S.A.R.L. – DELOITTE TAX AND CONSULTING – DENTONS LUXEMBOURG – DEPFA INTERNATIONAL S.A. – DEUTSCHE BANK AG, FILIALE LUXEMBOURG – DEUTSCHE BANK LUXEMBOURG S.A. – DKV LUXEMBOURG S.A. – DNB LUXEMBOURG S.A. – DSQUARED2 HOLDING S.A. – DSQUARED2 TM SA. – DUFF & PHELPS (LUXEMBOURG) MANAGEMENT COMPANY S.A.R.L. – DWS INVESTMENT SA. – DZ PRIVATBANK S.A. – EAST-WEST UNITED BANK S.A. – EBC, EUROPEAN BUSINESS CONSULTING S.A.R.L. – ECE REAL ESTATE PARTNERS S.A.R.L. – ECOGEST SA – 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 FUND MANAGEMENT S.A. – EFG INVESTMENT (LUXEMBOURG) S.A. – ELAVON FINANCIAL SERVICES (EFS) – ELVINGER HOSS PRUSSEN SOCIÉTÉ ANONYME – ELVINGER S.A.R.L. – ENGELWOLD 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 SARL – 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 SA – EUROPEAN FINANCIAL GROUP EFG (LUXEMBOURG) S.A. – EUROPEAN FUND ADMINISTRATION SA – EWA FIDUCIAIRE S.A. – EWA GROUP S.A. – EZD S.A.R.L. – FC ADVISORY SARL – FERRER AND PARTNERS CORPORATE SERVICES – FGM – BDO – FIAD SA. – FIDCOMA S.A.R.L. – FIDELIA, CORPORATE & TRUST SERVICES S.A., LUXEMBOURG – FIDELIDADE – COMPANHIA DE SEGUROS, S.A. – FIDEURAM BANK (LUXEMBOURG) S.A. – FIDEURO SA. – FIDUCENTER SA. – FIDUCIAIRE BENOY KARTHEISER S.C. – FIDUCIAIRE CENTRALE DU LUXEMBOURG S.A. – FIDUCIAIRE CENTRALE DU LUXEMBOURG SALARIES ET SOCIAL SA. – FIDUCIAIRE CONTINENTALE SA – FIDUCIAIRE D'EXPERTISE COMPTABLE LEREBOUTEL BRECOURT LUXEMBOURG S.A.R.L. – FIDUCIAIRE DE L'EST SA. – FIDUCIAIRE DE LUXEMBOURG S.A. – FIDUCIAIRE DE MERCSH SA. – FIDUCIAIRE DES P.M.E. SA. – FIDUCIAIRE DU PARC S.A.R.L. – FIDUCIAIRE ELVINGER SA – FIDUCIAIRE FERNAND FABER – FIDUCIAIRE GÉNÉRALE DU LUXEMBOURG SARL – FIDUCIAIRE JOSEPH TREIS SARL – FIDUCIAIRE LUXEMBOURGEOISE SALAIRES & TRAITEMENTS SA. – FIDUCIAIRE LUXEMBOURGEOISE SARL – FIDUCIAIRE MULLER & ASSOCIÉS S.A. – FIDUO – FIDUPAR – FIDUPLAN S.A. – FIL (LUXEMBOURG) S.A. – FIL HOLDINGS (LUXEMBOURG) S.A. – FIL INVESTMENT MANAGEMENT (LUXEMBOURG) S.A. – FIN CONTROL S.A. – FINEXPERT S.A.R.L. – FISCALITE, COMPTABILITE, GESTION SARL – FISCOGES SARL – FISHER INVESTMENTS LUXEMBOURG SARL – FISOGEST SA. – FLOSSBACH VON STORCH INVEST SA. – FM INSURANCE EUROPE SA. – FONDATION DE LUXEMBOURG – FONDATION LHOFT – FORTUNA BANQUE S.C. – FOYER ARAG SA. – FOYER ASSURANCES SA. – FOYER SANTE SA. – FOYER VIE SA. – FRANKLIN TEMPLETON INTERNATIONAL SERVICES S.A.R.L. – FREIE INTERNATIONALE SPARKASSE SA. – FRIDAY INSURANCE SA. – FSA FAÏENCERIE SERVICES ADMINISTRATIFS S.A.R.L. – FUCHS & ASSOCIÉS FINANCE SA. – FUND CHANNEL – FUND-X SA. – FUNDPARTNER SOLUTIONS (EUROPE) S.A. – FUNDS DLT – FUNDSQUARE SA. – FWU INVEST SA. – FWU LIFE INSURANCE LUX SA. – G&G ASSOCIATES SARL – GAM (LUXEMBOURG) S.A. – GB LIFE LUXEMBOURG S.A. – GEN II LUXEMBOURG SERVICES S.A.R.L. – GENERALI INVESTMENTS LUXEMBOURG S.A. – GLOBAL FUNDS MANAGEMENT S.A. – GLOBAL GENERAL PARTNER S.A. – GLOBAL OSIRIS AUDIT & EXPERTISE SARL – GLOBALITY SA. – GRANT THORNTON ADVISORY SA. – GRANT THORNTON AUDIT & ASSURANCE SA. – GRANT THORNTON PARTICIPATIONS – GRANT THORNTON TAX & ACCOUNTING SA. – GRANT THORNTON VECTIS SA. – GREENSTARS BNP PARIBAS SA. – GSLP INTERNATIONAL S.A.R.L., LUXEMBOURG – GWS ADVISORY – HACA PARTNERS S.A.R.L. – HAMBURG COMMERCIAL BANK AG, LUXEMBOURG BRANCH – HAMMERHEAD SARL – HANSAINVEST LUX SA. – HAOALIM (SWITZERLAND) LTD, LUXEMBOURG BRANCH – HARMONIC FUND SERVICES LUXEMBOURG SA. – HAUCK & AUFHÄUSER ALTERNATIVE INVESTMENT SERVICES SA. – HAUCK & AUFHÄUSER FUND SERVICES SA. – HAUCK & AUFHÄUSER PRIVATBANKIERS AG NIEDERLASSUNG LUXEMBOURG – HCOB SECURITIES S.A. – HENDERSON MANAGEMENT SA – HMS LUX SA. – HOCH PARTNERS CORPORATE SERVICES S.A.S. – HOLLENFELS RE SA. – HORUS AUDIT & ASSOCIÉS S.A.R.L. – HOUSE OF TRAINING – HSBC CONTINENTAL EUROPE, LUXEMBOURG – HSBC INVESTMENT FUNDS (LUXEMBOURG) S.A. – HSBC PRIVATE BANK (LUXEMBOURG) S.A. – I TRUST REAL ESTATE SA – IF GROUP SA – IF PAYROLL & HR – IKANO CAPITAL SA. – IKANO INSURANCE ADVISORY SA. – IKANO SA. – IMMO GESTION SA R.L. – INDEPENDENT (RE)INSURANCE SERVICES SA – INDUSTRIAL AND COMMERCIAL BANK OF CHINA (EUROPE) SA. – ING LEASE LUXEMBOURG SA. – ING LUXEMBOURG – ING SOLUTIONS INVESTMENT MANAGEMENT S.A. – INNOFF OFFICES SA. – INSTITUT DES RÉVISEURS D'ENTREPRISES – INTEGRALE LUXEMBOURG SA – INTER FUND MANAGEMENT S.A. – INTERACTIVE BROKERS LUXEMBOURG SARL – INTERNATIONAL FINANCIAL DATA SERVICES (LUXEMBOURG) SA. – INTERNATIONAL FUND MANAGEMENT S.A. – INTERTRUST (LUXEMBOURG) S.A.R.L. – INTESA SANPAOLO BANK LUXEMBOURG S.A. – INTESA SANPAOLO SERVITIA SA. – INVESTING FOR DEVELOPMENT SICAV – IP CONCEPT FUND MANAGEMENT S.A. – IQ EQ (LUXEMBOURG) SA. – IQ EQ ADVISORS SA. – IQ EQ DEPOSITARY (LUXEMBOURG) SA. – IQ EQ FUND MANAGEMENT (LUXEMBOURG) SA. – IQ EQ FUND SERVICES (LUXEMBOURG) SA. – IQ SOLUTIONS – J. 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MORGAN BANK LUXEMBOURG S.A. – JEAN REUTER, EXPERT COMPTABLE, RÉVISEUR D'ENTREPRISES – JINFA S.A.R.L. – JOHN DEERE BANK SA. – JUPITER ASSET MANAGEMENT INTERNATIONAL S.A. – KBC ASSET MANAGEMENT S.A. – KIEGER (LUXEMBOURG) SA – KPMG LUXEMBOURG, SOCIÉTÉ COOPÉRATIVE – KPMG SERVICES – KREDIETRUST LUXEMBOURG – LA LUXEMBOURGEOISE SOCIÉTÉ ANONYME D'ASSURANCES – LA LUXEMBOURGEOISE-VIE SOCIÉTÉ ANONYME D'ASSURANCES – LA MANCHA HOLDING S.A.R.L. – LA MONDIALE EUROPARTNER – LA SECURITE ROUTIERE ASBL – LANDESBANK BADEN-WÜRTTEMBERG LUXEMBOURG BRANCH – LFFS LUXEMBOURG BRANCH – LIMSA ASBL – LINDEN MARIE JEANNE – LINK FUND SOLUTIONS (LUXEMBOURG) S.A. – LINKLATERS LLP – LODGING PRODUCTS AND SERVICES SARL – LOMBARD INTERNATIONAL ASSURANCE SA – LOMBARD ODIER (EUROPE) SA. – LOMBARD ODIER T&O SERVICES (EUROPE) SA. – LRI INVEST SA. – LUT LAGET TAX AUDIT & ACCOUNTANCY – LUX NORDIC WEALTH MANAGEMENT S.A. – LUX-DEVELOPMENT – LUXCELLENCE MANAGEMENT COMPANY SA. – LUXCSD SA. – LUXEMBOURG FOR FINANCE – LUXEMBOURG FUND LABELLING AGENCY (LUXFLAG) – LUXEPART SA. – LUXFACTORY CONSULTING SARL – LUXFACTORY SA – LUXGEST ASSET MANAGEMENT – LUXLAURIDSEN S.A.R.L. – LUXLIFE SA. – LUXSALAIRES SA. – LYXOR FUNDS SOLUTIONS SA. – MANDATUM LIFE FUND MANAGEMENT S.A. – MARGUERITE ADVISER SA. – MARGUERITE INVESTMENT MANAGEMENT SA. – MARSH MANAGEMENT SERVICES LUXEMBOURG S.A.R.L. – MAZARS FAS – MAZARS LUXEMBOURG S.A. – MDO MANAGEMENT COMPANY S.A. – MEDIOBANCA INTERNATIONAL (LUXEMBOURG) S.A. – MERCK FINANCE SARL – MFEX LUXEMBOURG S.A. – MGI GROUPE FIDUCIAIRE LUXEMBOURG SARL – MIDDLEGAME VENTURES SA – MIRABAUD ET CIE (EUROPE) SA – MITSUBISHI UFI INVESTOR SERVICES & BANKING (LUXEMBOURG) SA. – MIZUHO TRUST & BANKING (LUXEMBOURG) SA. – MJ HUDSON MANAGEMENT SA – MOMENTUM ASSET MANAGEMENT SA – MONUMENT ASSURANCE LUXEMBOURG S.A. – MOORE AUDIT SA. – MUGF LUX MANAGEMENT COMPANY S.A. – MULTICONCEPT FUND MANAGEMENT S.A. – MUTUALITE DES P.M.E. – NATIXIS LIFE – NATIXIS LIFE – NATIXIS WEALTH MANAGEMENT LUXEMBOURG – NAUTADUTILH AVOCATS LUXEMBOURG S.A.R.L. – NBG ASSET MANAGEMENT LUXEMBOURG – NINETY ONE LUXEMBOURG SA. – NOBIS ASSET MANAGEMENT S.A. – NOMURA BANK (LUXEMBOURG) S.A. – NORD EUROPE LIFE LUXEMBOURG – NÖRDL/LE LUXEMBOURG S.A. 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**15-17 avenue Gaston Diderich
L-1420 Luxembourg**

**Tél. 22 80 90-1
Fax 22 80 81**



**www.ASTF.lu
accueil@astf.lu**

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