LOMBARD INTERNATIONAL ASSURANCE

30+ years of making legacy count

Customized solutions to complex problems in a connected world

Wealth and succession planning in an increasingly uncertain world

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Uncertainty

Major sources of uncertainty in modern HNW life…

Mobility

Life Events

Legacy

→ Something comprehensive yet simple

→ Individualised and adaptable

→ That protects against the uncertain and unknown

Mobility

Serving internationally mobile UHNW clients & their families

- Retain clients as they live, work and relocate internationally
- Swiftly adapt to a change in residence
- Offer services compliant to new, future jurisdictions
- Continuous development - keeping pace with client mobility

What you need

- Internationally recognised & accepted solution
- Recognised in both civil & common law jurisdictions
- Firmly embedded in legal framework of countries worldwide
- Works well across borders
- No need to restructure assets or realise profits at an inappropriate time

How we can help

PPLI can accommodate clients moving within Asia, to Europe or vice-versa

Tailored to meet specific needs of client & family across multiple jurisdictions

proven multi-jurisdictional expertise with 30+ years in the field of PPLI

Life Events

Dispersal of families

Children study abroad

Co-habitation

Deaths

Further marriages

Marriages

Births

Blended families

Travel restrictions

Building a wealth roadmap that evolves along with family needs…

- → Maintain the client relationships
- → Accommodate changing client needs
- → Ready access to funds

What you need

- An easily adaptable solution
- Maintain regulatory compliance
- Tax efficiency
- Accessibility to the funds

How we can help

Freedom to appoint / change beneficiaries

Transparent & easy to understand

Ready access to wealth should it be needed

Flexibility to adapt and respond as a family's situation changes

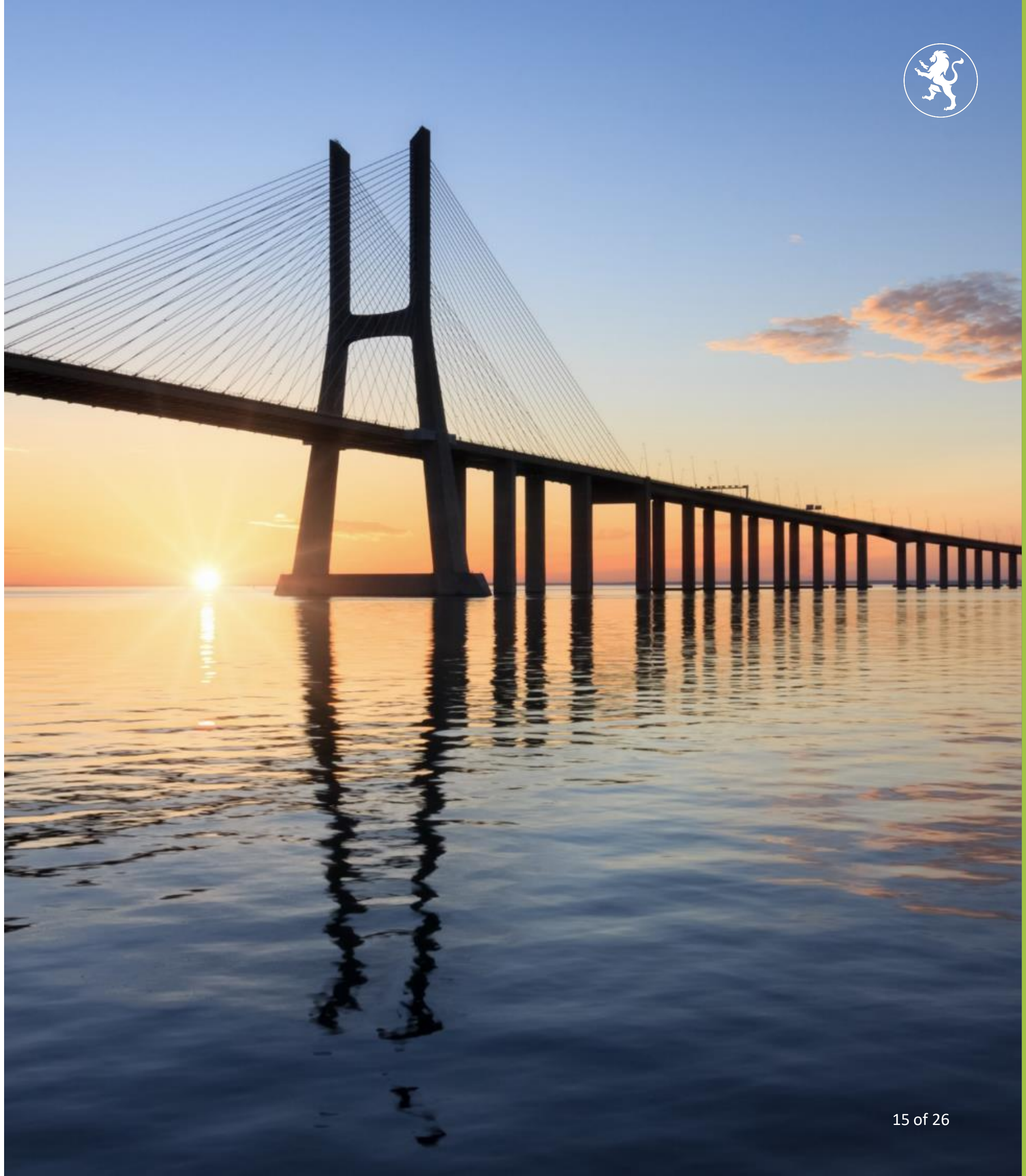
Legacy

Top issues in wealth transfer

1. Cross-border exposure to multiple legal & tax regimes
2. Highly mobile and global next generation
3. Increased inter vivos wealth transfer
4. Move towards transparency

How to build a lasting legacy

- → Succession with a clear plan
- → Future-proofing current structures
- → Pass the wealth with control



What you need

- Allow clients to manage wealth in a way tailored to them
- Long-term focus, works cross multiple generations
- Effective, efficient and smooth wealth transfer from one generation to the next

How we can help

Strongly complements existing wealth planning structures such as Trusts, offshore holding companies

Assets passed directly to nominated beneficiaries (no lengthy probate process)

Selected beneficiaries need not to be legal heirs

PPLI

- Single, holistic asset
- Resilient to change (personal and external)
- Adaptable to evolving family needs
- Certainty and control over succession

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