

# Life Insurance: an efficient wealth planning structure: Blending key factors of success to develop wealth planning strategies within life assurance structures

15th May 2007 Sofitel Luxembourg Europe \*\*\*\*\*  
6 rue du Fort Niedergrünwald, Luxembourg



Conference Chairman

**Jean Mandelbaum**  
President  
**Financial Events  
International**

## Speakers

**Mr Stephen Secrette** (Luxembourg)  
Head of Marketing,  
**Lombard International Assurance S.A**

**Mr Toon Meyer** (Luxembourg)  
Head of Wealth Planning Services,  
**Lombard International Assurance S.A**

**Dr. Ludovic Verbist** (Switzerland)  
Managing Director, **AAMIL Ltd.**

**Mr Jean-François Lycops** (Belgium)  
Director, **Private Insurer**

**Mr Michel Guilluy** (Luxembourg)  
Tax Partner, **PricewaterhouseCoopers S.à r.l**

**Mr Geraud de Borman** (Luxembourg)  
Tax Manager, **PricewaterhouseCoopers S.à r.l**

**Mr Xavier Périnne** (France)  
Attorney at Law, **Perinne Ribierre Redding**

**Mr Koen Lozie** (Luxembourg)  
Managing Director, **Aver Associates Luxembourg S.A**

**Mr Jan Hudson** (Luxembourg)  
Director, **Aver Associates Luxembourg**



**JMC**

Jean Mandelbaum Consultants

## Programme

**09:00 Chairman welcome & opening remarks**

**09:10 The use of life insurance as a tax and estate planning tool**

- What type of life insurance to use
- Potential tax planning benefits
- Potential estate planning benefits
- Restrictions and caveats

**Mr Stephen Secrette** (Luxembourg)  
Head of Marketing, Lombard International Assurance S.A.

**09:55 Privatbancassurance - a financial planning tool in line with Trusts and Foundations**

- Germany
- Franco-Belgians
- Pre-immigration solutions
- Eastern Europe

**Mr Toon Meyer** (Luxembourg)  
Head of Wealth Planning Services, Lombard International Assurance S.A.

**10:40 Coffee**

**11:00 Comparison between life insurance and other estate planning instruments**

- Concepts: life insurance, trusts, corporation
- Owner of the structure / assets
- Beneficiaries vs shareholders
- Destination of (yearly) income streams
- Post mortem instructions / planning
- Costs and ease of working
- Control issues for the "original owner"

**Dr. Ludovic Verbist** (Switzerland)  
Managing Director, AAMIL Ltd.  
Prior: Managing Officer and Secretary General of Pargesa Holding S.A in Geneva  
Managing Director of former Banque Privée Edmond de Rothschild in Mauritius

**CLORAN** ensemble  
développons  
votre  
**FINANCE** patrimoine



**11:45 Planning through (tailor-made) life assurance schemes**

- (Tailor-made) unit linked life assurance schemes
- Concept
- Parties involved and their roles
- Asset classes
- Risk cover
- EU framework
- Hurdles for (tailor-made) life assurances
- Merits of (tailor-made) life assurances

**Mr Jean-François Lycops** (Belgium)  
Director; Private Insurer

**12:30 Lunch**

**14:00 Foreign Withholding Taxes**

- How to get refund of foreign withholding taxes?
- Are foreign withholding taxes on income in respect of life insurance contracts representing assets in breach of the EU treaty fundamental freedoms?
- What are the impacts for the life insurance companies and their customers?

**Mr Michel Guilluy** (Luxembourg)  
Tax Partner, PricewaterhouseCoopers S.à r.l

**Mr Geraud de Borman** (Luxembourg)  
Tax Manager, PricewaterhouseCoopers S.à r.l

**14:45 Structuring financial management high value unit-linked life insurance policies for the French market:**

- Power of attorney given by the policyholder to a third party financial manager for selecting and trading in units
- Upstream financial management authority for the life insurance policy given to the insurer
- Characteristics of eligible assets

**Mr Xavier Périnne** (France)  
Attorney at Law; Perinne Ribierre Redding

**15:30 Coffee**

**15:45 U.S. insurance products for Europe**

- Cases and understanding illustrations
- Incontestability
- Asset Protection
- Taxation aspects
- Compliance and reporting
- U.S. domestic private placement life insurance

**Mr Koen Lozie** (Luxembourg)  
Managing Director, Aver Associates Luxembourg S.A.

**Mr Jan Hudson** (Luxembourg)  
Director, Aver Associates Luxembourg

**16:30 Close of the conference**

**Financial Events *International***



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