EN

banque *privée*

Wealth Planning

BIL 1856
BANQUE INTERNATIONALE À LUXEMBOURG

Wealth Planning

Wealth planning: an exclusive service to suit your needs.

Giving you a clear view of your wealth, how it is managed and the challenges involved.

Your life is full of plans - goals you want to achieve or reach. These can raise a number of questions regarding the management of your wealth:

- Can I make a given investment without jeopardising my future income?
- Can I do anything else to lower my taxes?
- Will I be able to finance the house of my dreams?
- Will I have enough income when I retire?
- Will I have the means to take early retirement?
- What repercussions would a gift to my children have?
- How do I bequeath my worldly goods on the best possible terms?
- Etc.

Would you like a clear view of how your wealth will change over time? Banque Internationale à Luxembourg answers these questions with wealth planning, an exclusive service to suit your needs.

Talking confidently and transparently.

Our wealth planning solutions teams provide you with an analysis, whether your needs are simple or complex. Listening, understanding and maintaining an open, transparent dialogue form the basis of a trusting relationship. Together, we will build a genuine partnership so that we can offer you personalised solutions.

Supporting you in reaching your goals.

Wealth planning is intended to maximise the growth of your wealth, in order to cover any spending related to your lifelong plans.

There are two key stages to managing Financial wealth:

- building up capital;
- spending capital.

We offer help as you prepare for and manage these two important stages. Our relationship managers will assist you in carrying out your plans. We will also support you until you can withdraw your capital, so that you can leave it to your heirs on the best possible terms.

Your relationship manager will suggest various solutions for long-term wealth planning. He or she will also take into account your goals in terms of pensions, donations or charity projects, whether from a tax or credit perspective.

Your relationship manager will suggest various long-term wealth planning solutions.

Analysing your position.

During in-depth discussions based on the information which you have provided us, we simulate different scenarios for the long-term growth of your wealth. These simulations take into account your financial position, plans and objectives.

They allow us to make a comprehensive assessment of your current and future overall position. The results of our analysis and the solutions put forward are included in a wealth plan combining the various aspects of your position into a coherent overview.

A wealth plan to realise your goals.

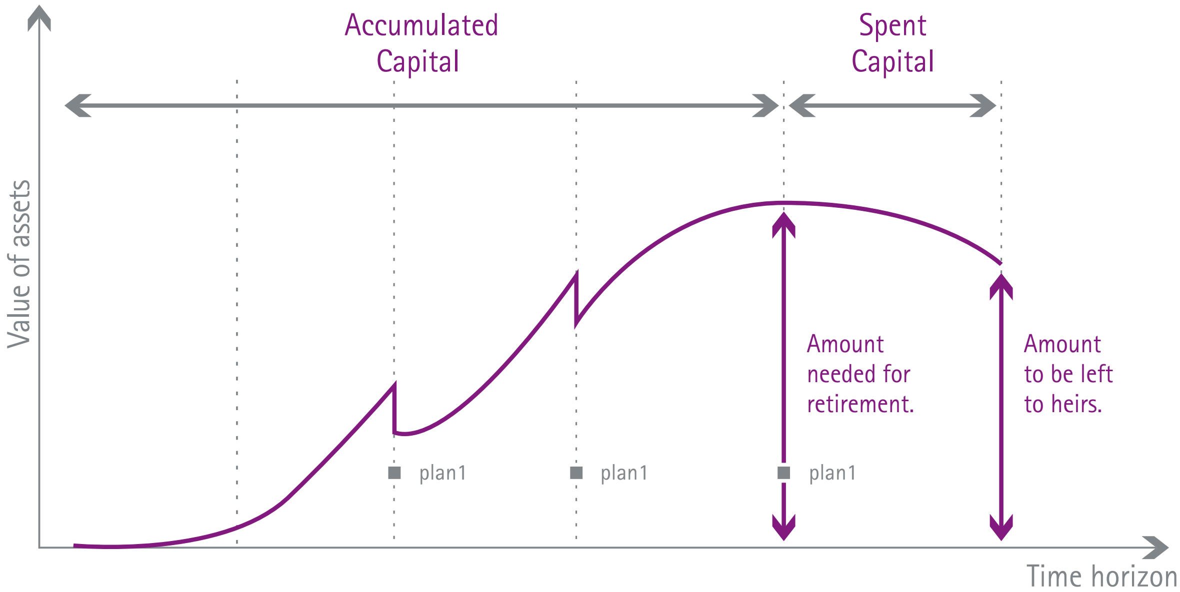
1. Your situation

The aim of this stage is to take into account your financial and wealth position.

2. Your goals

We take into account your wishes and plans, and work with you to determine your goals so that we can draw up the most extensive wealth plan.

Life of wealth



This composite graph summarises the position of an individual who, perhaps like you, has built up savings over a career. He or she wants to be able to use some of it for a comfortable retirement and at the same time prepare to hand it down on the best possible terms.

A clear, regular dialogue encourages a long-term relationship based on trust.

3. Assessment and analysis

Once all the information has been collected, we can start our detailed analysis. We carry out an assessment of your wealth position and forecast the probable long-term growth of your wealth.

4. Simulations and lines of inquiry

We propose ways to maximise your wealth potential. New simulations allow us to access their impact and suitability. Together, we ensure that the wealth plan put forward meets your objectives.

5. Implementation

We create a timetable incorporating the steps to be followed to implement your wealth plan.

6. Growth

Economic conditions and tax systems can, just like your personal and financial situations, vary over time. This is why we offer to help you adapt your wealth plan to any new considerations.

Our experts' in-depth wealth planning analysis allows us to:

- assess your current wealth position;
- determine the structure of your current and future financial flows;
- help you ask the right questions and offer you solutions;
- estimate your wealth position on a given temporal horizon (10 to 30 years), taking into account your plans.

Offering you personalised support.

After analysing your wealth position, we discuss some matters to consider:

- How to increase the likelihood of you meeting your objectives?
- Which scenarios (investments, gifts, etc.) to take into account and how to measure the impact of these on your current and future wealth?

Your relationship manager will give you a wealth planning document drawn up with the help of our experts. In this you will find an assessment of your wealth, using tables and charts, along with proposals for personalised solutions. The advantage of this wealth plan is that it gives you an overview of your current and future wealth and highlights your ability to save or spend capital.

It also estimates the probability of you achieving your plans and offers a personalised breakdown of your financial wealth.

You alone decide whether to implement the proposals we make on the basis of our analysis.

The results of our analysis and the solutions put forward are included in a wealth plan.

Banque Internationale à Luxembourg SA
69, route d'Esch
L-2953 Luxembourg
RCS Luxembourg B-6307
T (+352) 4590-6699
private-banking.lu@bil.com

www.bil.com

DM0208782 - EN - 10/13

BIL 1856

BANQUE
INTERNATIONALE
À LUXEMBOURG