



Seizing *opportunities* together

As a partner of Asset Management "PLUS" you can benefit from the following advantages in the future

- **Client loyalty/retention**

Avoidance of asset outflows with insurance solutions recognized for tax purposes (mostly > 10 years)

- **Asset management**

Capital investments remain in the investment strategy as discussed with the asset manager

- **Extended financial planning**

Access to legal and tax compliance solutions

- **Administrative reduction**

Account/securities account holder is an insurance company which means no tax statement required for gains generated; reduced time and effort spent on MiFID administration

- **Additional gains**

No tax deduction makes higher gains possible

- **Estate planning for your clients**

Continued support of next generation and relatives as well as acquiring knowledge of family circumstances

- **Asset Management "PLUS" - Your contact**

- _independent point of contact for all insurance matters
- _outsourcing of insurance advice
- _minimizing risks
- _uniform processes



Shaping the *future* together

As a client, you can benefit from the following advantages in the future

- **Tax optimization**

Tax benefits of insurance contracts

- **Estate planning**

Nominating any people/institutions as beneficiary in case of survival or death (in shares and with order of ranking)

- **Flexibility of investments**

Investment strategy can be changed at any time

- **Asset Protection**

Protection of the policy holder/beneficiary from creditors and segregation of assets in case of insolvency of the insurer

- **Flexibility/Availability/Transparency**

Capital withdrawals and loans on assets are possible

Transparent, coherent cost structure

- **Diversification**

Risk spreading across assets

Domestic versus international/insurance versus bank

- **Legal protection**

Compliance with legal and tax requirements of country of residence

- **Asset Management "PLUS" - Your contact**

_ independent point of contact for all insurance matters

_ attractive cost structure

_ optimizes contract conditions