



LOMBARD
INTERNATIONAL

Wealth solutions for life *in a complex world.*

An introduction to Lombard International for partners

Wealth solutions for life in a *complex world*.

Expertise in Partnership	04
About the Business	06
Our Foundations	10
Managing Complexity	12
Our Solutions	14
Wealth Planning	16
Portability	18
Non-Traditional Assets	20
Contact Us	22

Expertise in partnership.

In a fast-moving world, our approach to wealth structuring solves many of the issues that face your clients and their families.

We endeavor to give your clients peace of mind while they continue to enjoy the benefits of their wealth. It allows you, our partners, to concentrate on managing that wealth as efficiently and effectively as possible.

Lombard International has been partnering with the advisors of high net worth individuals and institutions for over 25 years. Together we seek to create a secure future for our clients addressing their complex financial needs on a global basis. As a result, we are recognized as thought leaders in global wealth structuring using life assurance.

At a wider group level, we serve the needs of institutional clients – such as corporations, sovereign wealth funds, corporate pension plans, endowments and foundations – enabling them to achieve their investment objectives.

In uncertain times and with ever-changing regulations, our expertise and knowledge – combined with yours – can create holistic solutions for your clients whatever their financial situation.

“Our partners are a key part of our success. Working closely with them builds trust and confidence in our long-term solutions for their clients.”

Lombard International



“Together, Lombard International and our bank can deliver far more powerful solutions for our clients. We’ve found our combined knowledge makes a huge difference.”

– Head of Wealth Planning, International Private Bank



For your clients the lo

Lombard International is focused purely on wealth structuring using Private Placement Variable Life and Variable Annuity products.

Life insurance* is a proven, internationally recognized instrument that is firmly embedded in legal frameworks of countries around the world. It is increasingly seen as a strong complement to existing wealth planning tools.

By nature it is long term in its focus, making it effective over many generations. With global regulatory changes impacting more traditional structures, life insurance has become increasingly attractive as a wealth structuring tool.

The potential benefits can be great but it takes deep market knowledge and technical expertise to achieve a properly structured solution.

Since introducing the concept of using life insurance for wealth planning over 25 years ago, Lombard International has built an impressive track record working with high net worth individuals and institutions.

ng term is *everything*.

* Private Placement Life Insurance (PPLI) and Private Placement Variable Annuity (PPVA) products are commonly referred to as unit-linked life insurance outside of US markets.



Open architecture. Built to last.

Lombard International's 'open architecture' means we can offer the flexibility of both traditional and alternative investment management options to meet the evolving needs of your clients.

We can work in multiple currencies with multiple managers and a range of asset classes across borders – whatever suits the client's needs.

Naturally, every wealth planning solution from Lombard International is individually tailored to each

client and fully transparent. Our interests are always aligned with those of our partners and their clients.

It is based on a healthy balance sheet, an extensive network and a strong track record – meaning we can weather even the most challenging market conditions wherever we operate.

We have built up extensive knowledge and experience working with clients seeking solutions to a wide range of problems, however complex.

Today, we continue to grow and invest in expertise, backed by ownership of The Blackstone Group.

A flexible & recognized solution.

Lombard International's tailor-made wealth structuring solutions are based on flexible yet stable life insurance contracts – issued from multiple jurisdictions around the world.

This is because they offer the ideal vehicle for both asset structuring and succession planning. Our policies let you help your clients manage their wealth in a way that is tailored to each individual or institution.

Lombard International has a strong track record of finding an appropriate solution for every client situation. With the capacity to issue policies from multiple jurisdictions around the world, we are perfectly placed to help solve many of the tax and financial problems faced by our partners' clients.

Lombard International's Booking Centers

LUXEMBOURG

- AAA sovereign debt credit rating
- Recognized and renowned as a center for international financial services
- Regulatory environment based on European Directives and governed by the Commissariat aux Assurances (CAA) and Commission de Surveillance du Secteur Financier (CSSF)
- Strong policyholder protection through legislative provisions requiring client assets to be held in segregated accounts at an independent custodian bank

UNITED STATES

- Leading financial center providing a wealth of investment opportunities
- Mature and well-defined insurance regulations
- Regulatory environment: the U.S. Securities and Exchange Commission (SEC), Financial Industry Regulatory Authority (FINRA), and the Internal Revenue Service (IRS)
- Stringent investor and policyholder protection through the use of Separate Account structures



GUERNSEY

- Broad-based and sophisticated finance industry
- Global center for insurance
- Robust and flexible regulatory environment supervised by the Guernsey Financial Services Commission (GFSC)
- Strong policyholder protection through the Protected Cell regime

BERMUDA

- Licensed and regulated by the Bermuda Monetary Authority (BMA)
- Leading international financial center promoting stability and flexibility in the market
- Strong regulatory and legal system based on English Common Law
- Robust policy protection through the Segregated Account Legislation

Managing complexity. Reducing risk.

The more assets your client has, the more complicated the task of protecting them. Risk comes in many forms – from regulatory and jurisdictional responsibilities, to market and currency exposure and on through to wider political threats.

There is also the possibility of a long-trusted institution abruptly letting them down.

Lombard International is here to help provide peace of mind. Our life insurance-based wealth structuring is designed to protect your clients' assets from undue risk, for this generation and those to come.

As our partners have come to expect, security, compliance and rigorous due diligence are key to everything we do.

“Very few companies can handle very complex situations, so having people with their depth of knowledge is reassuring. For these cases, and they make up more than half of our business, I’d always push for a Lombard International solution.”

– Managing Director, Global Private Bank

- Structured for safety with asset segregation
- Flexible solutions tailored to the requirements of each client and their family
- Potential to optimize financial planning
- Dedicated to the PPLI and PPVA business; no guaranteed products
- Our solutions are signed off by established legal counsel in relevant jurisdictions
- On-going risk monitoring

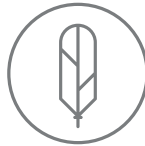
A black and white photograph of two men in business suits. The man on the left is shown in profile, smiling and looking towards the man on the right. The man on the right is also in profile, looking back at the first man. They appear to be in a conversation. The background is dark, making the men stand out.

We find
solutions with
our partners.



Working hand-in-hand with you, we build a comprehensive understanding of your clients' needs. Only then can we use our specialist insights to solve even the most unusual wealth management situations.

Our areas of expertise include:



Wealth Planning

Tailored succession and tax planning designed for clarity and flexibility.



Portability

Long-term financial planning and wealth structuring advantages in multiple jurisdictions.



Non-Traditional Assets

Covering the broadest range of benefits for diversified portfolios.

“There’s a great cross-over of expertise with Lombard International. Together we can create stronger solutions for our clients that make sense of their complex worlds.”

– Head of Wealth Advisory, Global Investment Bank

Seeking to safeguard legacies for future generations.

Finding the best way to pass wealth on to the next generation is a real concern. Ever-increasing financial regulation means it is important to plan carefully for the future. The right solution ensures your clients' loved ones will receive their intended inheritance in an efficient way.

Peace of mind

Our solutions are designed to be flexible and effective. We structure tailored wealth plans around individuals and their families, so your clients enjoy the peace of mind of knowing their wealth will be transferred exactly as they wish.

Clear-cut solutions

An undisputed transfer of wealth is important for everyone involved. Life insurance proceeds are released quickly and our solutions can be structured to provide liquidity without the need to sell assets to pay any inheritance taxes.

For our partners, tailored succession planning is a great opportunity to support your clients and demonstrate your expertise to the next generation of their families.

“Their strength comes from having the people that are capable of individualizing the solution and servicing it. The ability to be client-facing is critical, both for me and my clients.”

— COO Wealth Management, Global Private Bank



Wealth Planning

Tailored succession and tax planning designed for clarity and flexibility.

- Constantly updated solutions
- Wealth planning using life insurance is our core business
- A dedicated team with a widely recognized depth of knowledge and expertise
- Extensive, multi-jurisdictional knowledge in-house, and a network of local experts around the world mean we offer an unparalleled understanding of international regulations, markets and cultures
- Our solutions allow for optimal wealth planning with the potential to deliver one or more advantages depending on the jurisdiction
- The flexibility to adapt a client's initial plan if their situation, risk tolerance or views on beneficiaries change

Simplifying complex lifestyles.

Many people lead unpredictable lives – living, working and retiring in different countries, with family spread around the globe. Complying with the ever-changing regulatory environment in each country can become a serious challenge.

Long-term advantages

Our expertise helps your clients benefit from the long-term advantages that arise from living, working and moving either domestically or internationally.

As they enjoy their mobile lifestyles, things can get complicated with real estate, businesses, family and other assets spread around the globe. Our deep technical knowledge across multiple jurisdictions means we can manage issues that arise in different countries.

Tried and tested solutions

As their trusted advisor, you need to know you can rely on us too. Our solutions are widely used and accepted, supported by IT and administrative systems designed specifically to simplify complex lifestyles.

We are renowned for our in-house knowledge and our growing network of

in-market experts that we call on for local intelligence. Moreover, our administrative back office is structured specifically to deliver service across borders.

All of which makes us a useful resource to have at your disposal, particularly when other advisors are competing for your clients' business.

“Lombard International’s expertise in cross-border issues helps connect the dots of our clients’ cosmopolitan lives. They always look at the positives, and together we help our clients recognize the benefits.”

– Head of Life Insurance Brokerage,
Global Investment Bank



Portability

Long-term financial planning and wealth structuring advantages in multiple jurisdictions.

- Over 25 years of experience in delivering portability solutions
- Dedicated in-house teams with a broad network of third party experts around the world
- In-depth knowledge of multiple jurisdictions, always expanding to meet client needs in new markets
- IT and administrative systems designed specifically to accommodate both domestic and international portability

Expertise to take on even the most diverse portfolios.

Increasingly, wealth is invested in more than just traditional asset classes. Real estate, private equity, hedge funds: these assets are often important and extremely valuable aspects of a well-diversified portfolio.

Integrated solutions

We understand how to value non-traditional assets and how to integrate them into our solutions however diverse the portfolio. This means your clients and you have an overview of their wider portfolio, and the family stands to reap greater rewards in the future. Integration with wealth planning solutions also means the value of non-traditional assets can be passed on to the next generation smoothly.

Expert analysis

Lombard International's Non-Traditional Assets Team analyses each asset on its own terms, carefully assessing risk and ensuring it meets all legal and regulatory requirements. We can also offer alternative solutions should any issues arise.

“They have the know-how to value non-traditional assets, so our clients get the most from their portfolios. As well as assuring their own future, it’s great to see the benefits being passed on to the next generation.”

– CEO, Global Asset Management Partnership



Non-Traditional Assets

Covering the broadest range of benefits for diversified portfolios.

- Our solutions offer the capacity to invest in a range of specific non-traditional assets for both individuals and institutions
- We analyze each asset carefully to ensure it meets regulatory requirements, so there are no unexpected liabilities in the future
- Our dedicated Non-Traditional Assets Team can assess the risks of a broad range of assets
- We have the ability to thoroughly assess risk and find alternative solutions when issues arise
- Integrated with wealth planning solutions, so the advantages of non-traditional assets can be passed on to the next generation

For more information on Lombard International and how to contact a representative, please visit *www.lombardinternational.com*

Disclaimer

This document has been prepared solely for informational purposes only and is not to be construed as an offer or solicitation for the purchase or sale of any financial instrument. Products offered by Lombard International Assurance are intended for financially sophisticated investors who are "Accredited Investors" within the meaning of Rule 501 of Regulation D under the U.S. Securities Act of 1933, as amended, including "Institutional Investors" as defined in FINRA Rule 2210(a)(4) and, in some cases, "Qualified Purchaser" as defined in Section 2(a)(51) under the Investment

Company Act of 1940, as amended (or investors qualifying under equivalent standards under the laws and jurisdictions of their residence). Any products or services referenced herein may not be suitable for all persons. The information contained herein is not intended to constitute any form of legal, tax or investment advice and it should therefore be used only in conjunction with professional advice obtained from independent financial, legal and tax advisors qualified to determine whether an investment is suitable for a prospective investor.

Lombard International has been partnering with the advisors of high net worth individuals and institutions for over 25 years. Together we seek to create a secure future for our clients addressing their complex financial needs on a global basis. As a result, we are recognized as thought leaders in global wealth structuring using life assurance.