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Private Value Map
Independent analysis of your private estate

Private Value Map

The Private Value Map comprises a detailed report that outlines your private or familial estate, and analyses risks. As such this integrated reporting method guarantees considerable control over your private or familial estate.

We often see clients/business owners principally paying attention to their career and company respectively. Personal issues are usually put on hold. Nevertheless, corporate estate and private estate are irrevocably linked. As you intend to secure your and your loved ones' future through the fruits of your labour, it is vital to coordinate your private and corporate estate.

It is also important to inform your loved ones as best you can. How often do we hear "I don't know how my parents have arranged things" or "my partner looked after those things" ...

However, taking care of the future is vital.

- Are you aware of the risks that could threaten your private estate or company?
- At a certain point you must look beyond your company or your job.
- Organising your estate isn't merely an issue to be dealt with upon death.

Inventory

In order to assess your personal situation we need to take inventory. We need your cooperation in this; documents and data are collated by means of a questionnaire.

The all-inclusive estate inventory provides an overview of who owns what within the family. Aside from an overview of the company structures (and the mutual equity investments and controlling mandates linked to these), we compile an inventory of your possessions (movable estate, immovable estate, investment linked insurance policies, property rights …). We also take into account your income, pension and survivorship rights.

Using our valuation principle you can attach an annual 'figure' on your estate.

It's time for you to organise your affairs.

Centralisation

At present you have all the data concerning your private and corporate estate to hand. However this information is usually fragmented: some of it is with your bank, some with your solicitor, insurer, financial director or advisor. You don't wish that any of these advisors has all the information relating to your private life to hand.

Our services limit themselves to screen your situation, proposing optimisation solutions and advising and assisting both you and your family now, and your heirs in the future. We don't sell any products, nor do we work with commission fees and as such don't benefit from an integrated estate inventory. Our role limits itself to effective, independent and confidential advice.

With the Private Value Map you therefore create a central familial databank which contains all the relevant data on people, structures, estate breakdown, incomes and rights that can be claimed.

The annual adjustment of your Private Value Map guarantees you an up-to-date overview of your affairs. This allows us to ascertain whether formulated plans still meet your requirements, or whether changes in legislation, your estate or familial situation require action.

- A fragmented approach results in complex, incomplete or inadequate advice.
- With your Private Value Map you and your family have a central point of contact for all your estate and income queries.
- You not only gain insight into the fiscal consequences of your actual situation, but the judicial ones too.
- In short: the PVM yields efficiency and cost-savings.

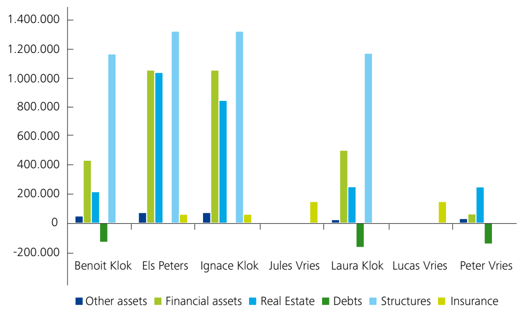
Analysis

With the Private Value Map you can count on complete, objective advice with a single objective: your peace of mind.

We don't limit ourselves to the calculation of death duties and the reduction thereof but also endeavour to seek with you solutions for, amongst others: transfer (to the next generation or to another business owner of the company) of the company, preventing tensions between family members; creating pension income-security; helping to balance the financial wellbeing of the surviving spouse and the children ...

- Your peace of mind about the continuity of your estate or your company through the generations: this is what the Private Value Map provides!
- The annual update of your personal databank means you can adapt to new situations in time.
- In short: the PVM yields efficiency and cost-savings.

A few examples from the Private Value Map

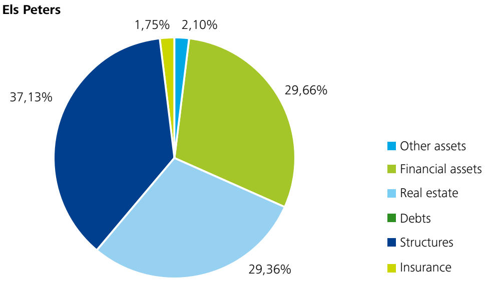


Income Family member	EUR
Benoit Klok	40.000
Director	**40.000**
Director's fees	40.000
Els Peters	6.000
Rental income (real estate)	**6.000**
Rental income	6.000
Ignace Klok	75.000
Director	**60.000**
Director's fees	60.000
Interests	**15.000**
interests on loan Benoit	7.500
interests on debt Laura	7.500
Laura Klok	50.000
Professional income	**50.000**

Els Peters **Real estate**

Type of property	Ownership	Value (FO and LO)	% in total ownership	Ownership origin
Own asset base				
House, Hasselt, Veldweg	Full ownership	200.000	100,00 %	Heritage
Common asset base				
Ignace-Els family residence	Full ownership	300.000	50,00 %	Purchase
Seaside flat	Full ownership	250.000	50,00 %	Purchase
Company hall Leuven	Full ownership	300.000	50,00 %	Purchase

Els Peters



Contact us

Deloitte Private Governance

Just as Corporate Governance promotes the appropriate control of your company, Private Governance outlines the appropriate control of your private or familial estate.

The staff members of Deloitte Private Governance are experts in the field of estate planning. They meet the wishes of a private individual regarding the possession, management and protection of his estate during his lifetime and the transfer of it upon his death. In addition they strive to combine non-fiscal inspired, strictly personal, wishes with optimising gift taxation, inheritance taxes, income and other taxes.

The staff members at Deloitte Private Governance are based in the Deloitte Fiduciaire offices.

Deloitte Fiduciaire

Deloitte Fiduciaire is part of Deloitte Belgium. Deloitte is the Belgian market leader in audit, accountancy and SME advice, tax and judicial advice, corporate finance and consultancy.

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