

Deloitte.

Our integrated Family Office services
Tailored to your needs



Introduction

Managing wealth ultimately means to manage values and relationships in a confidential and trustful way.

Wealthy families often consider establishing their own family office or appointing a dedicated one to manage the many significant responsibilities that accompany wealth accumulation.

Properly structuring and staffing a family office requires an analysis of tax and governance considerations, as well as a deep understanding of the family’s short and long-term business and professional goals and objectives. Effective family wealth management integrates individual, personal and family goals and encompasses a range of services required. With regard to the complexity and individuality of the family business, Deloitte offers customised solutions including family office design and set-up, income tax and wealth (transfer) planning, family education and communication.

Ultimately, the goal for many ultra-high net worth families is to strengthen and sustain the family legacy for future generations. We understand the process of family governance and have the knowledge and experience to set up and help family offices.

As a leading global provider of audit, tax and consulting services backed by a worldwide network, Deloitte Luxembourg has extensive resources at hand, enabling it to provide tailor-made solutions for family offices and wealthy families.

Audit	Advisory & consulting	Tax planning
<p>Deloitte provides services to help clients make significant audit strategy decisions, in all specialised areas of auditing:</p> <ul style="list-style-type: none"> • Statutory and contractual audit of the financial statements • Issuance of the long form report in accordance with applicable guidelines • Agreed-upon procedures (domiciliation, custodian, central administration, etc.) • Review of valuation models • Review of performance fee calculation models • Review of risk management models in line with CSSF 11/512 requirements 	<p>Deloitte advisory and consulting offers a wide range of services for companies seeking advisory and consulting services:</p> <ul style="list-style-type: none"> • Strategic services: strategic analyses, market studies, target audience, cost control, etc. • New venture development and set-up assistance • Corporate finance services • Valuation services • Customer practice and marketing services • Human capital management and development services 	<p>Knowing the tax implications of your business decisions in advance will help you shape your business strategy in a meaningful way:</p> <ul style="list-style-type: none"> • International tax planning • VAT analysis and optimisation • Review and advice on residency, substance and potential permanent establishment risk/opportunities • Tax compliance • Tax-efficient repatriation strategy • Wealth (transfer) planning
<p style="text-align: center;">Financial industry/non-financial industry</p>		

Our Family Office services

Building on foundations and existing family values, we offer specifically designed services to address every need of family offices and high net worth families



Our tailor made services include any potential product (regulated or unregulated) existing in Luxemburg and abroad.

Tax advice
for families
& businesses

Private wealth services

Deloitte professionals advise family offices and wealthy families on a broad range of services such as Private tax structuring and Tax structuring for private Companies. With efficient cross-border estate tax planning, our expertise enables efficient transferral of wealth to the next generation. Furthermore, we provide your family office and wealthy individuals with advice on asset protection and business succession planning.

Corporate tax, advice & compliance

Deloitte provides a broad range of services to respond to a fast and ever-changing environment: Direct Tax services (Corporate Tax optimisation, operational tax assistance, direct tax compliance) Operational tax efficiency for onshore tax offering.

Tax reporting & tax related services

Deloitte provides services such as Tax Reporting for banks and Private clients in accordance with the different fiscal requirements applicable, Tax Audit, Income Tax planning. Our tax matrix provides a high level overview of applicable tax rates.

Financial
strategy &
compliance

Performance controlling

Our asset consulting team reviews the investment policy and the asset allocation.

- Provider and performance benchmarking
- Manager selection and monitoring
- Risk analysis and measurement

Capital markets & financial assets

- Valuation review and independent valuation of complex financial instruments
- Coverage of current applicable valuation procedures
- Examination of the valuation model used

Anti-money laundering & fraud protection

- Appropriate organisation to deal with money laundering and the financing of terrorism in terms of training and raising awareness, client knowledge, structuring and procedures
- Targeted investigation and due diligence

Audit

Deloitte's audit approach employs a risk-based methodology, focusing specifically on key risk areas of our clients' business.

- External and internal audit services
- Compliance
- Outsourcing services

Corporate finance services

The valuation and assessment of your current business is the basis of all future investment decisions.

- M&A advisory (buy-side, sell-side)
- Listing services
- Due diligence services Business plan services
- Valuation services

Organisation & regulatory compliance

- Assistance in compiling licence application documents and submissions to the CSSF
- Gap analysis and assistance in establishing a set of procedures covering all administrative aspects and internal controls
- Administrative and accounting organisation, and review of the compliance of services offered to clients in line with the CSSF's requirements
- Rules of conduct in line with the best practice of the financial centre and MiFID rules
- Training in all the above areas
- Assistance in relations with the authorities
- Subcontracting and drafting of service level agreements (SLA)
- Compliance of IT systems



Operating risk & internal audit

- Outsourcing or co-sourcing of the internal audit function
- Advisory services for the definition of relations with third parties and suppliers, and definition of the corresponding risks
- ISAE 3402 and SSAE 16 (control systems)

Administrative & corporate services

The organisation of office management procedures includes efficient data management.

- Execution and coordination of the workstream as an intermediary function
- Accounting preparation and book-keeping
- Assistance in setting up accounting procedures, regulatory reporting and all work in relation to accounting

Set-up & legal advisory

Establishing the legal structure of family offices will immediately create new responsibilities and roles that are subject to regulation requirements. We help you to understand and solve regulatory issues on investment structures.

- Legal and operational set-up
- Enhancement of regulatory process of investment structures
- Inheritance and residence advisory
- Liquidation services

Human resources support

Deloitte assists in locating, selecting and compensating employees for family-offices. In this regard, Deloitte provides benchmarking remuneration policies and packages.

- Staff selection
- Remuneration and compensation
- Counselling



Family governance & education

Understanding and managing managing family business itself and its different activities builds on an increasingly important financial awareness.

- Education and learning, specific trainings
- Family councils and committees
- Corporate governance and management structuring
- Relationship management

Philanthropy

Responsible and ethical behaviour is elementary for a trustful and altruistic future of a family's heritage and wealth. Deloitte helps to provide your family office with the right channels and supervision tools to ensure an effective investment in public good.

Art & finance

In liaison with some of the best international art experts, Deloitte Luxembourg provides a dedicated central point of contact for services related to Art and finance.

- Art investment and investment structuring
- Strategic planning
- Market analysis

Operations & systems

Operations & systems

With a comprehensive global view of the current status and the development of family's wealth, Deloitte helps to implement and consolidate operational systems. We coordinate with professionals across all services impacted in order to facilitate a sound operational and document management.

Consolidation services

We help you to consolidate your assets safekept through different global and local custodians to allow you to have a comprehensive and uniformed view of a family's wealth. Deloitte may provide you with advanced portfolio management features such as performance analysis via regular reporting and/or through a powerful web interface.

Why Deloitte?

Tailored services for your business

Deloitte provides a dedicated central point of contact for family office related services. We offer a full range of services coordinated by one team, for a seamless approach that best suits your family's needs.

To stay ahead of changes and various industry trends, our professionals are committed to creating opportunities that help you become better connected within family office networks and understand the ever-changing regulatory requirements and legislative environment. Thanks to our multidisciplinary approach, you benefit from a huge pool of competencies. Deloitte people are familiar with their clients' business sector and the key issues they face; they are masters of the technical aspects of their professions. This means they can and will meet expectations and deliver a premium quality service. Our mission is thus to help our clients and our people excel.

For this reason, Deloitte Luxembourg proposes a cluster of expert services for family offices. As a leading global provider of audit, tax and consulting services backed by a worldwide network of relevant experts, Deloitte has extensive resources at hand enabling it to provide tailor-made solutions for all stakeholders around your family office.

Our clients include individuals, foundations, banks, asset management companies and corporations. We also have relationships with leading financial institutions. Our aim is to be at the crossroads of a multiplicity of clients and of a wide range of expert services.



An extensive network, giving access to the intellectual capital of 200,000 professionals worldwide



Contacts

Family Office Services



Pierre-Jean Estagerie
Partner - Tax
+352 451 454 940
pjestagerie@deloitte.lu

Tax



David Capocci
Partner - Cross-Border Tax - Mergers & Acquisitions
+352 451 452 437
dcapocci@deloitte.lu



Raphaël Glohr
Partner - Indirect Tax-VAT
+352 451 452 665
rglohr@deloitte.lu



François Guilloteau
Partner - Direct Taxation - Global Financial Services Industry
+352 451 452 577
fguilloteau@deloitte.lu



Christophe Diricks
Partner - International Tax-GFSI Leader
+352 451 452 409
cdiricks@deloitte.lu

Audit



Raphaël Charlier
Partner - Audit
+352 451 452 258
rcharlier@deloitte.lu



Martin Flaunet
Partner - Audit
+352 451 452 334
mflaunet@deloitte.lu



Elisabeth Layer
Partner - Audit
+352 451 452 331
elayer@deloitte.lu

Accounting



Jean-Philippe Foury
Partner - Accounting Leader
+352 451 452 418
jpfoury@deloitte.lu

Deloitte Luxembourg

560 rue de Neudorf
L-2220 Luxembourg
Grand Duchy of Luxembourg

Tel.: +352 451 451
Fax: +352 451 452 401
www.deloitte.lu

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PSF



Stéphane Césari
Partner - PSF Leader
+352 451 452 487
scsari@deloitte.lu

Investment Management



Vincent Gouverneur
Partner - EMEA Investment Management Leader
+352 451 452 451
vgouverneur@deloitte.lu

Advisory & Consulting

Strategy & Corporate Finance



Benjamin Collette
Partner - Strategy & Corporate Finance Leader
+352 451 452 809
bcollette@deloitte.lu



Lou Kiesch
Partner - Regulatory Strategy
+352 451 452 456
lkiesch@deloitte.lu



Pierre Masset
Partner - Corporate Finance
+352 451 452 756
pmasset@deloitte.lu



Adriano Picinati di Torcello
Director - Art & Finance Coordinator
+352 451 452 531
apicinatiditorcello@deloitte.lu

Operations & Human Capital



Basil Sommerfeld
Partner - Operations & Human Capital
+352 451 452 646
bsommerfeld@deloitte.lu

Risk, Compliance & Attest



Roland Bastin
Partner - Information & Technology Risk
+352 451 452 213
rbastin@deloitte.lu



Laurent Berliner
Partner - Business Risk
+352 451 452 328
lberliner@deloitte.lu



Michael JJ Martin
Partner - Forensic & Dispute Services
+352 451 452 449
michamartin@deloitte.lu



Xavier Zaegel
Partner - Capital Markets - Financial Risk
+352 451 452 748
xzaegel@deloitte.lu

Technology & Enterprise Application



Patrick Laurent
Partner - Strategy & Operations - Technology
+352 451 454 170
palaurent@deloitte.lu

