Our integrated Family Office services
Tailored to your needs
Effective family wealth management integrates individual, personal and family goals and encompasses a range of services required.
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.

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<th>Audit</th>
<th>Advisory &amp; consulting</th>
<th>Tax planning</th>
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<td>Deloitte provides services to help clients make significant audit strategy decisions, in all specialised areas of auditing:</td>
<td>Deloitte advisory and consulting offers a wide range of services for companies seeking advisory and consulting services:</td>
<td>Knowing the tax implications of your business decisions in advance will help you shape your business strategy in a meaningful way:</td>
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<tr>
<td>• Statutory and contractual audit of the financial statements</td>
<td>• Strategic services: strategic analyses, market studies, target audience, cost control, etc.</td>
<td>• International tax planning</td>
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<td>• Issuance of the long form report in accordance with applicable guidelines</td>
<td>• New venture development and set-up assistance</td>
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<td>• Agreed-upon procedures (domiciliation, custodian, central administration, etc.)</td>
<td>• Corporate finance services</td>
<td>• Review and advice on residency, substance and potential permanent establishment risk/opportunities</td>
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<td>• Review of valuation models</td>
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<td>• Review of risk management models in line with CSSF 11/512 requirements</td>
<td>• Human capital management and development services</td>
<td>• Wealth (transfer) planning</td>
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**Financial industry/non-financial industry**

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**Our integrated Family Office services - Tailored to your needs**
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.
### 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.

### 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 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

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?

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.
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