



# International Planning Solutions

Enhancement, protection and planning solutions for individuals,  
families, charities and businesses



INTERNATIONAL

## **The world is getting smaller.**

NFP International provides intelligent solutions that help protect and enhance the worldwide wealth of ultra-affluent individuals, families, charities and businesses.

One of a select few direct writers of U.S.- and international-based insurance products, we're able to craft each client a flexible framework for success that can evolve with their goals and the global marketplace. That framework is supported by the entire network of knowledge that is NFP, a leading insurance broker and consultant that provides employee benefits, property & casualty, retirement, and individual insurance and wealth management solutions.

Some people call that scale. Others call it diversity. To us, it's simply the most effective way to help multinationals secure the financial future they desire.

With NFP International, global wealth protection opportunities are getting bigger.



# For Every International Challenge, a Solution

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Highly affluent individuals face major challenges to structuring and protecting worldwide wealth. Default on debt is pushing ratings and currencies to new lows worldwide, and institutional mistrust continues to rise. Regional conflict has caused instability; governments are imposing monetary controls, raising taxes and nationalizing private business.

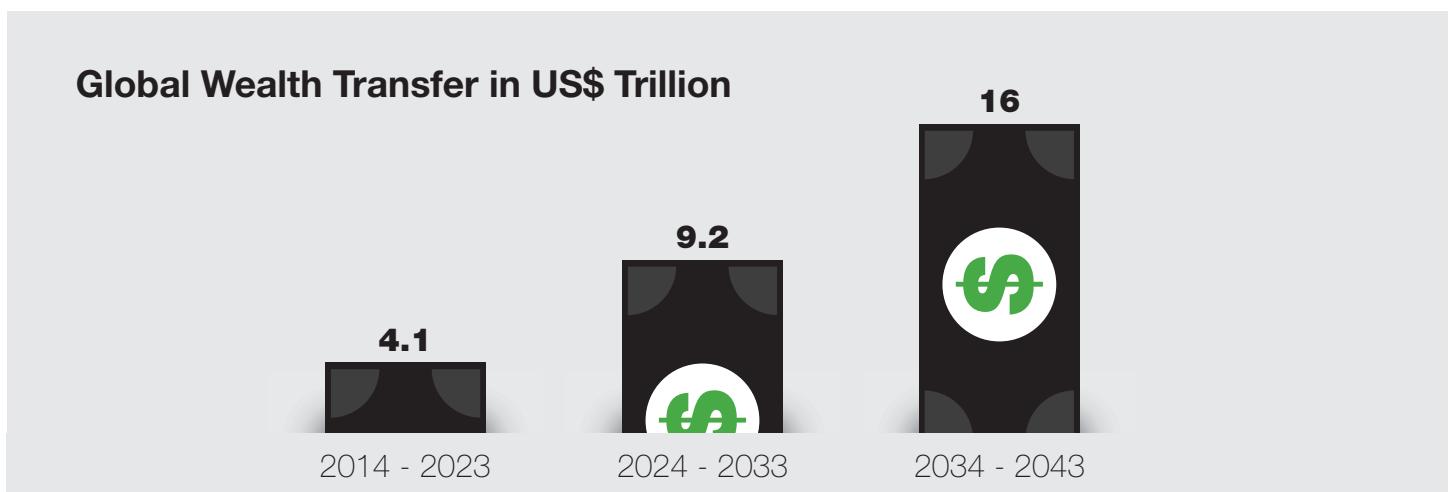
NFP International develops strategies and provides products that help get multinational clients over complex multi-jurisdictional hurdles in the most effective and efficient ways possible.

## Estate Planning

Analysts forecast that \$4.1 trillion USD will pass from one generation to the next within the next 10 years.<sup>1</sup> This value is expected to accelerate over the subsequent 20 years. Individuals and families need to prepare now for the risks that will come with this mass changing of wealth.

**Our custom approach to solution design and implementation, backed by comprehensive analytics, can help your clients:**

- **Plan for multi-generational wealth transfers and minimize the impact of forced heirship** — We can allocate assets and create entities to maximize a client's freedom to choose beneficiaries and minimize the impact of forced heirship on an estate.
- **Create liquidity for estate and inheritance taxes** — Our asset classes may be free from these taxes and can inject an immense amount of liquidity precisely when they're due.
- **Insulate wealth from currency devaluation and inflation, and protect assets from sovereign and creditor risks** — Denominated in some of the globe's most stable currencies, our asset classes can be seen as uncorrelated to most investment options. That means a tremendous loss of wealth can be mitigated during uncontrollable circumstances.
- **Circumvent asset constraints, product limitations and financing restrictions** — A wide breadth of design strategies enables clients to move around country-specific asset and product restraints. Partnerships with well-known institutions around the globe enable clients to get the best loan rates.
- **Provide property protection** — Includes aircraft, yachts, fine art, antique and collector vehicles, and farm and ranch.



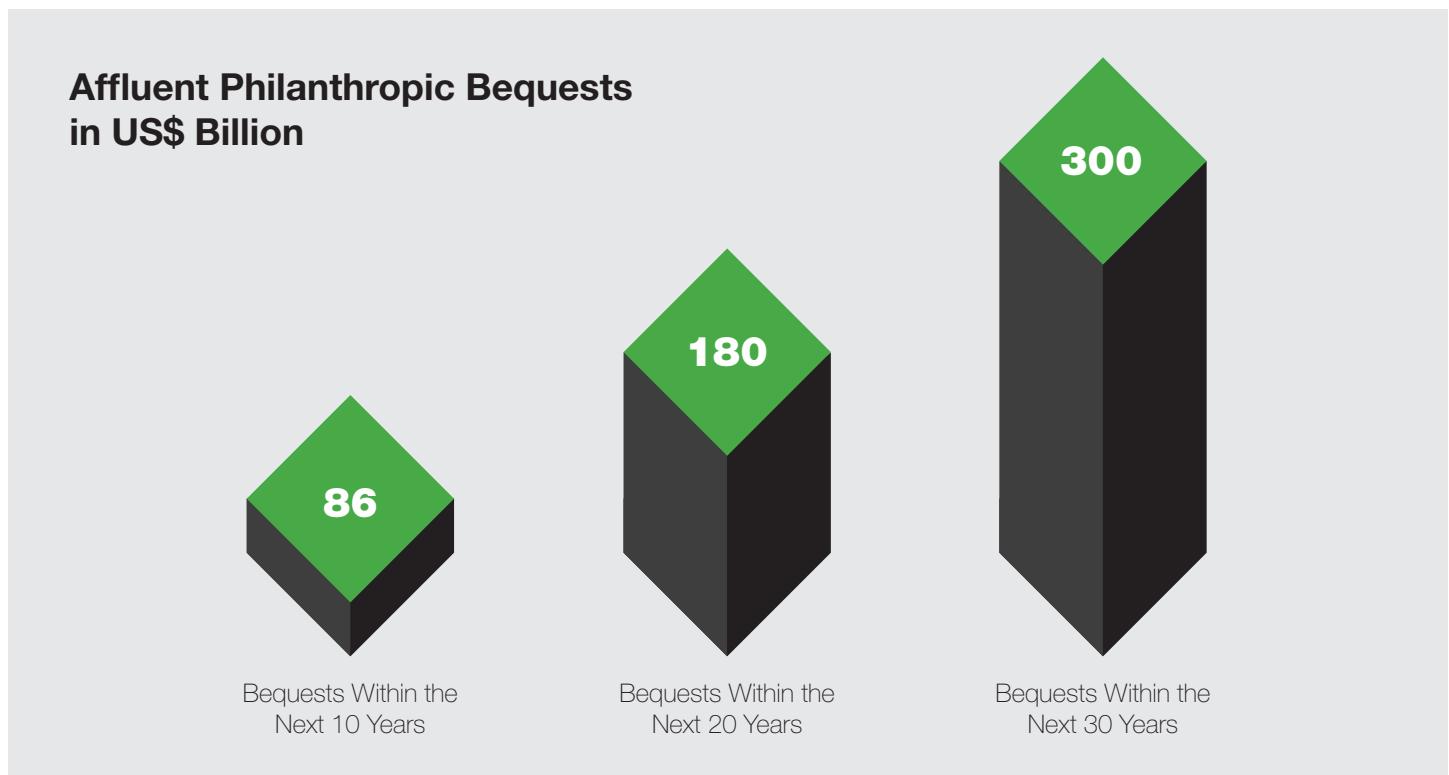
Data from the Wealth-X and NFP Family Wealth Transfers Report, 2015.

## Philanthropy

Bequests toward philanthropy by the global high net worth population are expected to total approximately \$300 billion USD over the next 30 years.<sup>2</sup>

NFP International strives to make the world a better place with carefully designed solutions that:

- Preserve non-governmental organizations
- Provide funds for the sustainability of current and long-term project needs
- Advance causes today and for generations to come



*Data from the Wealth-X and Arton Capital Philanthropy Report, 2014.*

## Business Planning

An estimated 70 to 90 percent of global annual GDP is created by family firms. These businesses also constitute 95 percent of all business entities worldwide.<sup>3</sup> As entrepreneurs ourselves, we understand the importance of protecting worldwide business interest.

**Our approach can help outline and deliver short- and long-term business goals through:**

- Key employee protection
- Funding of international buy-sell arrangements
- Development of succession plans
- Cash accumulation
- Asset and liability protection

# The NFP International Difference

What makes NFP International different? A world of boutique-level service combined with institutional scale and expertise. Our centralized teams are dedicated to giving multinationals access to the international wealth planning solutions that work best for them.

## Expertise

Clients have access to all of our expertise and resources: top talent in international wealth planning, financial instruments, finance, analytics, research, underwriting and compliance. Strong partnerships with global law and accounting firms, lenders and consulting groups further strengthen our breadth of knowledge and capabilities. **Each client receives high-touch service and customized support as a result of our:**

- Dedicated underwriters
- Custom case analytics
- 50 country-specific dossiers
- Language capabilities

## Concierge Services

A client-first approach to carrier and product selection enables us to deliver one-of-a-kind case design. We also work with some of the best examination services around the globe and often send our own medical expert to liaise the clients and doctors. **Other services include:**

- Premium financing expertise and access to multiple lenders around the globe
- Marketing collateral
- Tax and legal expertise
- Private and confidential processing through secure technology

## Due Diligence

**The NFP International Due Diligence team is dedicated to:**

- Ensuring that clients and their advisors are compliant with U.S. and international regulatory requirements
- Putting into place a multi-check process that helps protect against money laundering, the misappropriation of funds and poor business conduct
- Outlining jurisdiction-specific solicitation guidelines and adherence solutions
- Forming strategic alliances with global tax and legal firms
- Giving clients and their advisors extensive access to U.S. and global distributors of life and annuity insurance products
- Delivering high lines of insurance

# Making It Seem Easy

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While our job is to provide relevant solutions for international challenges, our goal is to make that complex process seem easy through a proven four-step process:

## 1 Discovery

First we strive to understand the specific needs and objectives of a potential client, along with their applicable citizenship(s) and domicile. During this process, nothing matters more than clients' safety and privacy. That's why information is protected through email encryption, state-of-the-art firewalls, dual-factor data access and intrusion detection on all entry points. Our proprietary case submission and management tool provides encrypted communication to all partners.

## 2 Assessment

Once we understand the client's goals, we assess and prioritize them. We outline the potential hurdles for each unique situation and explore the potential domestic and international solutions.

## 3 Planning

After determining which U.S. or international solutions are best, we work with you and your client to develop a needs-based strategy. We tailor each strategy, perform cost/benefit analysis and determine ownership and funding methodologies. Additional personal information, such as third-party statements from bankers and medical histories, is collected when needed. A client's analysis may include recommendations based on jurisdictional hurdles, funding methods from outright payment to financing, asset-class blending and diversification, and ownership preference. Finally, you and your client receive a logistics plan built around travel schedules and related law.

## 4 Implementation

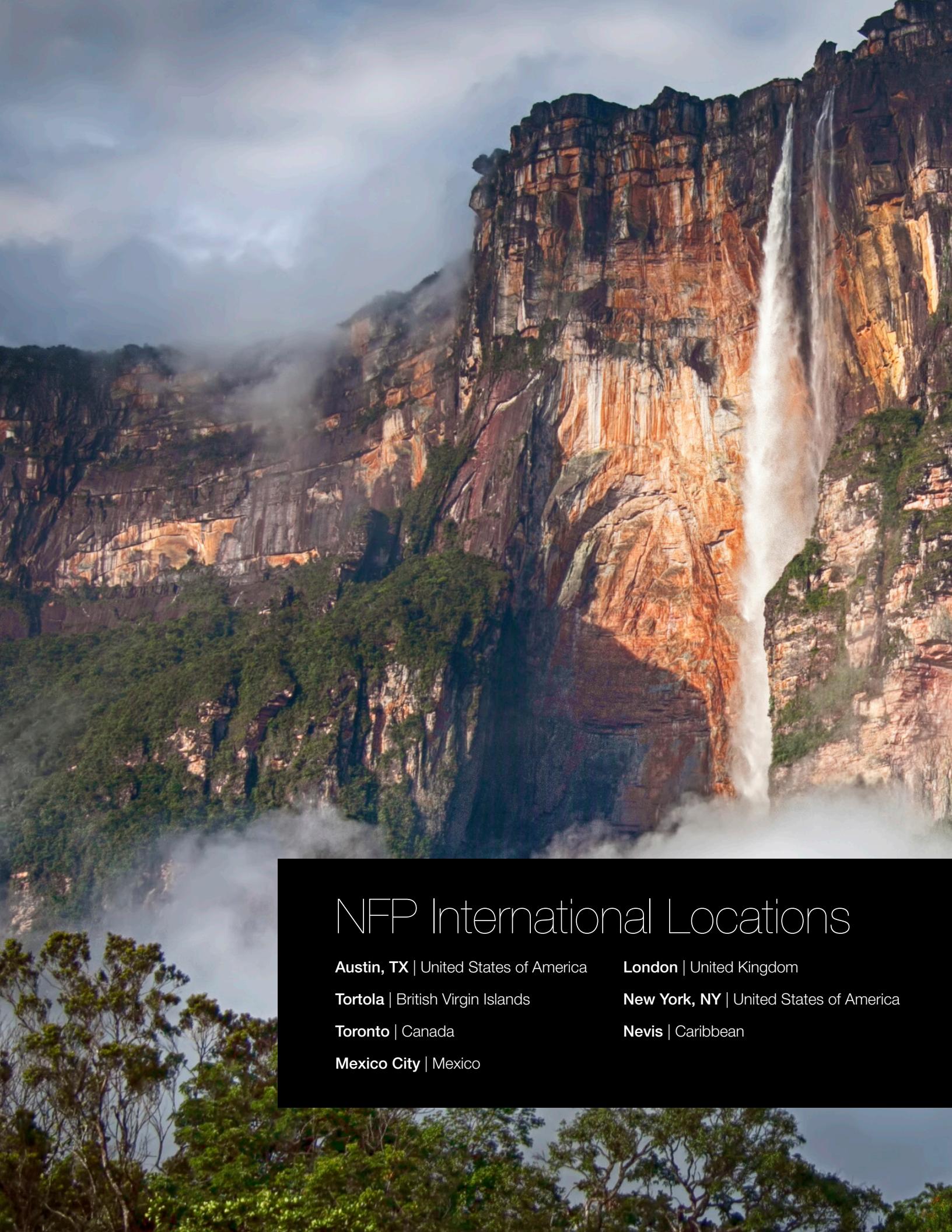
NFP International manages and monitors every implementation step to ensure compliance. We also actively negotiate and advocate on the client's behalf to providers and lenders. Upon funding, our team monitors and helps service the financial instrument, keeping an open dialogue with the client.

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<sup>1</sup> Wealth-X. "Wealth-X and NFP Family Wealth Transfers Report." 2015.

<sup>2</sup> In 2013 U.S. dollars. Wealth-X. "Wealth-X and Arton Capital Philanthropy Report." 2014.

<sup>3</sup> Family Firm Institute, Inc. "Global Data Points." 2010 Global Data Survey. Site accessed Jan. 9, 2015. [www ffi.org/?page=global datapoints](http://www ffi.org/?page=global datapoints).



## NFP International Locations

**Austin, TX** | United States of America

**London** | United Kingdom

**Tortola** | British Virgin Islands

**New York, NY** | United States of America

**Toronto** | Canada

**Nevis** | Caribbean

**Mexico City** | Mexico

Tailored solutions that offer multinationals stability, liquidity, discretion and diversification while providing significant asset protection — **That's NFP International.**

## Contact Us

### About NFP

At NFP, our solutions and expertise are matched only by our personal commitment to each client's goals. We are a leading insurance broker and consultant that provides employee benefits, property & casualty, retirement, and individual insurance and wealth management solutions. Our registered investment adviser and broker-dealer empowers independent financial advisors with integrated technology, subject matter expertise and a suite of customized services.

NFP has more than 3,200 employees and global capabilities. Our expansive reach gives us access to the most highly rated insurers, vendors and financial institutions in the industry, while our locally based employees tailor each solution to meet our clients' needs. We have become one of the largest insurance brokerage, consulting and wealth management firms by building enduring relationships with our clients and helping them realize their goals.

For more information, visit [www.nfp.com](http://www.nfp.com).

NFP International is a division of NFP Insurance Services, Inc., a United States domiciled company providing life insurance, benefits and property and casualty insurance products and services to individuals and corporations through its network of licensed agents. NFP Insurance Services, Inc. is a subsidiary of National Financial Partners Corp. (NFP).

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