

# Private Client Solutions

Marsh USA Inc.



Comprehensive Personal Risk Management  
For High Net Worth Clients

**MARSH**

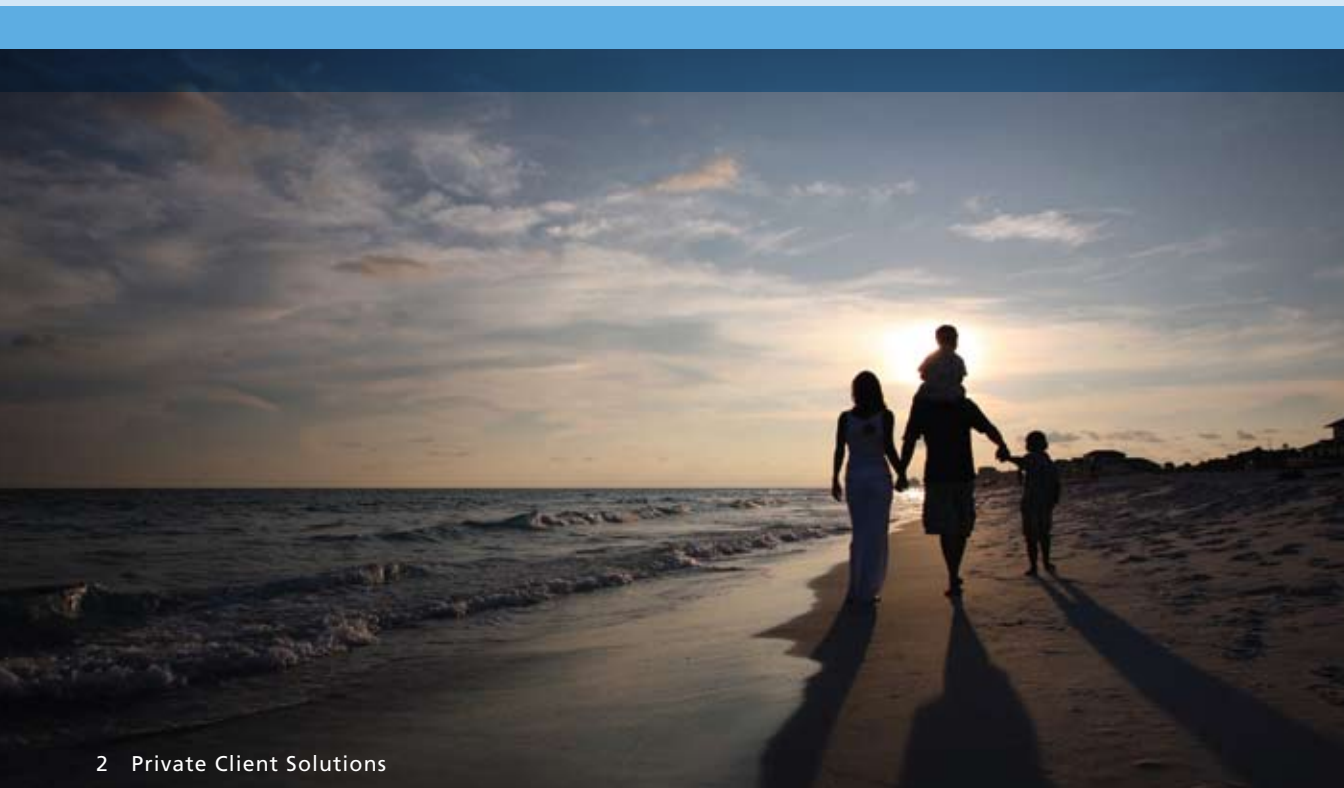
## Private Client Solutions

Marsh Private Client Solutions is a select group of Marsh professionals who represent the next generation of risk management resources for individuals and families of significant means. For high net worth clients who seek new wealth protection and risk management strategies, we are a single-source solution dedicated to providing protection across a complete spectrum of risk.

Private Client Solutions responds to high net worth needs including:

- Liquidity events
- Life and health change events
- Business events
- Major asset sales and purchases
- Extensive travel
- High-profile lifestyles

Our depth of experience gives us a unique appreciation for your way of life. With more than 100 years of practice and an unparalleled breadth of resources behind us, Private Client Solutions offers you the insight to help prepare and protect yourself, your family, your assets, and your lifestyle.





## Vision

Taking active control of the present is the key to protecting quality of life for the future.

Today's high net worth individuals lead complex lives. They seek advisors who truly understand their lifestyles, their goals, and their passions. They hire advisors who are familiar with the risks that could undermine their plans and dreams, and who can manage these risks to protect future generations.

We recognize what you want, and we want it too. We want to see you safe, secure, and confident in your well-being. By understanding and sharing your individual vision for the future, we provide the customized services to help you protect it and attain it.

## Value

You have worked hard to manage your assets and grow your wealth, so you can enjoy the opportunities life has to offer. However, your financial success brings with it a new array of risks to your assets, family, and lifestyle. At Marsh, we understand risk and stand ready to partner with you to manage this challenge.

We offer you the first comprehensive risk management platform designed with a deep understanding of high net worth individuals and families – Private Client Solutions.

**Wealth creates opportunity and risk.  
We provide the insight to see risk more  
clearly and the solutions to manage it  
more effectively.**

## Solutions

Comprehensive wealth and asset protection is the result of intelligent and personalized risk management. Using a consultative approach, the professionals of Private Client Solutions analyze exposures and then create customized risk management programs for clients with complex asset portfolios and wealth preservation concerns.

These programs provide risk management solutions that incorporate educational tools, mitigation techniques, and insurance coverages in the following areas:

- **Personal Property** — We help protect high-value homes; luxury, antique, and exotic automobiles; jewelry and valuable collections; yachts; fine art; private jets; farms and ranches; and more, so clients can truly enjoy the assets in which they invest.
- **Personal Liability** — For clients who serve as company officers, directors on boards, or lead high-visibility lifestyles, we can help protect against losses that result from liability claims.
- **Wealth Transfer** — We provide properly positioned tax-efficient solutions to supplement estate planning and wealth transfer.
- **Wealth Preservation** — Through long-term care planning strategies, we help individuals, families, and business owners protect their retirement income and lifestyles in the event of an extended healthcare need.

These solutions are delivered and managed through a group of specialized experts whose sole focus is to understand the vision of our clients. Private Client Solutions then helps optimize asset and wealth preservation to support each client's enjoyment of the life they have created and fulfill their intergenerational legacies.

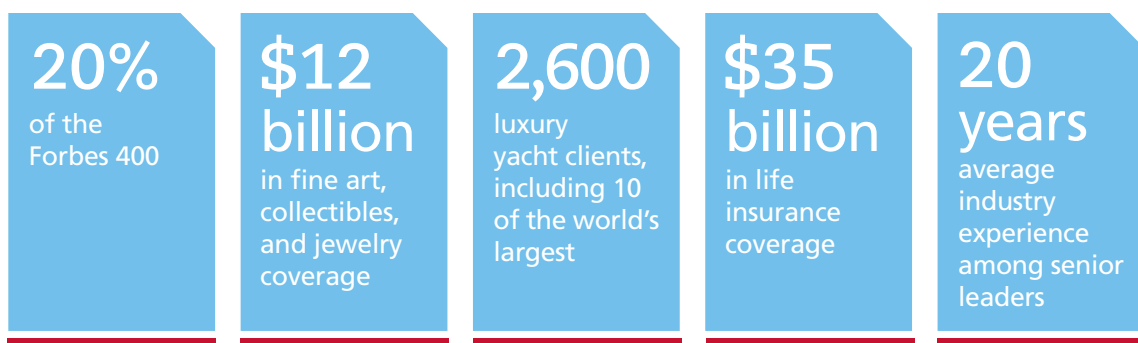


## The Difference

We are proud to have the technical expertise, vast resources, and brand pedigree that resonates in the marketplace. Importantly, we are also distinguished by four essential characteristics:

- **Breadth of Choice** — We maintain strong relationships with a broad range of insurance carriers and markets that enable us to match client needs with the best product.
- **Objectivity** — We present balanced solutions based on a consultative needs analysis. We remain unbiased and neutral in all circumstances, except one — your needs. With this distinction, we provide more than a fair-minded recommendation, we also act as a balanced second opinion for your existing insurance program.
- **Dedicated Service** — We are committed to true client focus. Our personal risk advisors build lasting and committed client relationships through a set of strategies that build, maintain, and enhance client relationships.
- **Advocacy** — We act as your advocate throughout our relationship. From the initial consultation, to program selection and recommendations, to underwriting and placement, through the claims process, our objective is serving your best interest.

As a testament to the difference we provide to our clients, we are proud to say that we provide personal insurance and risk management solutions for approximately 20 percent of the Forbes 400 list of the nation's wealthiest individuals and families. We place more than \$12 billion in fine art, collectibles, and jewelry coverage for our clients. We represent nearly 3,000 luxury yacht clients, including 300 worth \$5 million to \$300 million, 20 of the top 100 largest U.S. owned, and ten of the world's largest yachts. In the last five years, we have placed more than \$35 billion in life insurance coverage. Additionally, each of our senior leaders has an average of 20 years of industry experience.



## Opportunity

Proactively managing risk can open eyes. Where others see risk, we see opportunity. For high net worth individuals, we support the opportunity to live their chosen lifestyle without distraction.

- **Insight.** With insight into wealth preservation beyond traditional wealth management strategies, you can make informed decisions with a broadened perspective.
- **Confidence.** Identifying a need before it becomes a problem instills confidence that you're protected.
- **Legacy.** With the benefit of comprehensive risk management protecting your wealth and assets, you're better prepared to create and pass on a solid legacy to future generations.

Let Marsh provide you with superior risk management services to protect your future and enhance your lifestyle.

## The Strength of Marsh

As the leading risk and insurance services firm, we have the unique expertise to:

- Implement risk management programs, utilizing the same techniques used to protect Fortune 500 companies and their key executives against loss.
- Deliver unrivaled resources to the benefit of our clients.
- Ensure our clients benefit from selection and pricing that are both provider and product-neutral to obtain the coverage you need.

Marsh Private Client Solutions designs, sells, implements and administers insurance-related risk management and financial service programs while delivering vision, value, convenience, choice and innovation to high net worth individuals and their advisors. The business is part of Marsh Global Consumer, which provides consulting, broking, product and program design, and program management and administration services to individual clients and sponsoring organizations, including employer groups, associations, financial institutions, membership organizations, corporations, and other product and service providers.

## Discovery

By asking some simple questions, you can uncover needs. If any of these indications of increased personal risk exist, you may benefit from a comprehensive review with Marsh.\*

### **Personal Property Risks — Do you ...**

- own high value homes in multiple states or in a foreign country?
- own property located in an area prone to catastrophic loss (e.g., coastal property, earthquake prone, flood zones, etc.)?
- plan to remodel or expand an existing home?
- own a home with unique features or building materials?
- have significant collections of fine art, jewelry, silver, wine, or other valuables?
- collect automobiles — antique, luxury, or exotic?
- own personal aircraft, luxury yachts, or other watercraft?
- own thoroughbred horses, ranches, or farms?

### **Personal Liability Risks — Do you ...**

- co-own or have property in trust or own as an LLC?
- serve on boards of for-profit and/or not-for-profit organizations?
- maintain a high visibility career or lifestyle?

### **Wealth Transfer and Life Insurance Risks — Are you ...**

- planning to buy or sell a business?
- anticipating a private equity event?
- concerned about a life insurance policy that is not meeting your goals?
- planning to retire in the near future, or have you recently retired?
- changing your marital status?

### **Long-Term Care and Disability Risks — Have you ...**

- developed a plan to manage your extended healthcare needs or forego income during a period of disability?
- analyzed the risk and costs associated with funding a chronic disability?
- protected your assets and lifestyle against loss of income due to disability?

\* Applicable P&C, L&H, and variable insurance licensing must be in place to sell, solicit or discuss the terms of any policy or engage in any needs-based discussions or analysis.

## Marsh Private Client Solutions

Personal property and liability:

**866-627-7472**

Life insurance and long-term care:

**800-395-9888**

[www.marshpcs.com](http://www.marshpcs.com)

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