Private Client Solutions

Marsh USA Inc.

Comprehensive Personal Risk Management
For Your High Net Worth Clients

MARSH

Private Client Solutions

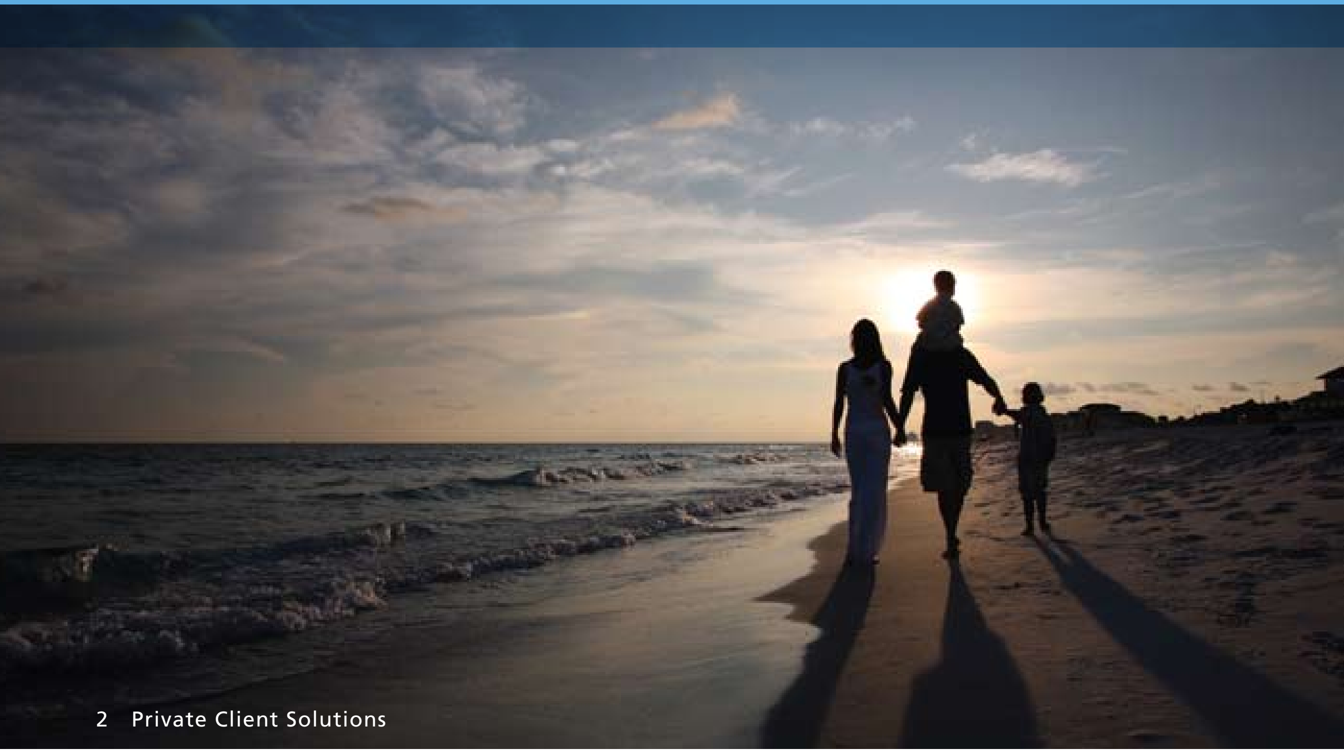
Marsh Private Client Solutions is a select group of Marsh professionals who represent the next generation of risk management resources for individuals and families of significant means. This group supports advisors who seek new strategies and resources to expand their inventory of services for high net worth clients and, as important, deepen their influence across generations.

We are a single-source solution for high net worth clients, dedicated to helping provide 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 with this clientele underlies our unique appreciation for their way of life. With more than 100 years of practice and an unparalleled breadth of resources behind us, Private Client Solutions offers wealthy clients and their advisors the insight to prepare and protect themselves, their families, their assets, and their lifestyle.





Vision

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

Today's high net worth clients 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 these clients want, and we want it too. We want to see them safe, secure, and confident in their well-being. By sharing their individual vision for the future, we provide the customized services to help them protect it and attain it.

Value

You have earned your clients' trust by helping them manage their assets and grow their wealth. However, their financial success brings with it a new array of risks to assets, families, and lifestyles. At Marsh, we understand risk and stand ready to partner with you and your clients 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 will distinguish you in the marketplace by creating an opportunity for you to add dimension to your capabilities, deepen your influence, and increase your client connectivity.

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 and advisor-centric 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 tax-efficient solutions to supplement estate planning and wealth transfer through expert life insurance positioning.
- **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 help 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 — the needs of your client. With this distinction, we provide more than a fair-minded recommendation, we also act as a balanced second opinion for your client's 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 client's 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 the client's 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.

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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. For you, we expand the opportunity to add value, to connect, to grow. It is an opportunity to turn your client's risks into a competitive advantage that will:

- **Add dimension to the capabilities you provide to clients.** Providing wealth preservation insight beyond traditional wealth management strategies enables your clients to make informed decisions with a broadened perspective. Further, with an expanded scope of services, you can enhance your competitive value and offer greater results.
- **Deepen your influence with clients.** Presenting a knowledgeable resource demonstrates relevance and resourcefulness, and identifying a need before it becomes a problem adds real value to the relationships you have established.
- **Increase your connectivity to clients.** Offering the benefit of risk management within your own practice helps protect your existing client relationships and their intergenerational interests. Because risk management involves the personal interaction of the entire family, you can further develop the essential linkage to future generations.

Let Marsh help you provide your high net worth clients with superior risk management services to protect their futures and enhance the value you bring to your relationships. Let Marsh help you deliver the vision.

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 financial advisors and their clients.
- Ensure clients benefit from selection and pricing that are both provider and product-neutral to obtain the coverage your clients 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 help your clients uncover needs. If any of these indications of increased personal risk exist, your client may benefit from a comprehensive review with your Marsh team.*

Personal Property Risks — Does your client ...

- 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 — Does your client ...

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

Wealth Transfer and Life Insurance Risks — Is your client ...

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

Long-Term Care and Disability Risks — Has your client ...

- developed a plan to manage his/her extended healthcare needs?
- analyzed the risk and costs associated with funding a chronic disability?
- protected their 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

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866-627-7472

Life insurance and long-term care:
800-395-9888

www.marshpcs.com

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