

# Wealth Structuring Solutions

Wealth Structuring Solutions (WSS) are provided by a dedicated team of professional WSS specialists experienced in providing solutions which may include: Family Foundations, Trusts, Private Investment Companies (PICs), PrivateBankAssurance and Relocation Services.

You may request that Primeway S.A., a wholly-owned Swiss subsidiary of Lloyds TSB Bank plc, administer your investments through a tailor-made structure customised to your specific needs and requirements.

With the creation of Primeway S.A. in 1974, Lloyds TSB Bank plc expanded its offering to include fiduciary services for its clients. These services are designed to provide you with confidentiality, stability and continuity.

## Objective

To provide you with efficient and pragmatic wealth structuring solutions customised to your requirements.

## Our approach

WSS provides you with a competitive range of fiduciary services, designed to protect and enhance your banking investments, giving high regard to security and confidentiality.

Through the establishment of the structure that best suits your needs and meets your objectives, WSS can help you to protect your family's wealth and ensure confidentiality, continuity and ease of distribution of assets.

The most common structures suggested by WSS are:

- Family Foundations: a civil law structure designed to hold and manage your assets, giving you peace of mind whilst planning your estate and ensuring that your assets are taken care of and distributed in exactly the way you wish.
- Trusts: a common law structure featuring the separation of legal and beneficial ownership of assets to provide a secure succession plan subject to the terms of the Trust Deed.
- PICs: designed to own and hold different asset classes discreetly, with a good degree of protection and confidentiality.

- PrivateBankAssurance: through specialist business partner(s), WSS can access innovative life assurance based products, which may offer wealth transfer planning solutions.
- Relocation: If you are considering changing your domicile to Switzerland, a country with a very high standard of living and considered one of the best places to live, Lloyds TSB Bank plc offers you tailor-made relocation services and tax planning solutions.

All of our structures can be established by or through our wholly owned fiduciary services subsidiaries located in Geneva, Jersey and Guernsey, who may act as director, attorney or co-trustee to administer your customised structure.

Many kinds of passive investments such as bank deposits, stocks and bonds, shares of subsidiary companies, real estate, etc. may be held through a structure.

## You will benefit from:

- Protection for the financial well-being of your family members.
- Ease and flexibility of the distribution or liquidation of your assets, thus avoiding complicated administrative procedures.
- Optimisation of your family wealth and protection against possible future creditors.
- Increased confidentiality surrounding your wealth.
- Opportunity, in certain cases, to reduce, defer or avoid foreign death duties, capital gain taxes and/or legal charges.

## What Next?

For further information on our Wealth Structuring offering, please contact your Relationship Manager who will be happy to introduce you to one of our regional Wealth Structuring Solutions specialists.

## Contacts

You can also contact us at the following address:

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International Private Banking  
Geneva Branch  
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